

*Review on the Co-operative Department's Report
of 1347 Fasli.*

Mr. Fazalulla held charge of the Department for nine months and spent 89 days on tour. During the remaining part of the year Mr. Ahmed Mohiuddin was in charge, as Mr. Fazalulla was appointed Officiating Secretary, Commerce and Industries.

The crops in many districts suffered owing to excessive and untimely rainfall. In spite of this disadvantage the movement continued to make fairly satisfactory progress. With the registration of 298 new societies and the cancellation of 44 old ones, their number stood at 3,373 as against 3,119 in the previous year, while their membership recorded a corresponding increase from 1,05,224 to 1,20,467. Similarly the working capital of the movement as a whole improved from Rs. 2,51,94,081 to Rs. 2,60,98,720, out of which the owned capital was Rs. 1,16,00,068. This shows that the societies were loyal to the fundamental co-operative principle of thrift. The paid-up share capital and the various reserves were larger than last year and stood at Rs. 58,72,517 and Rs. 52,45,762 respectively, their proportion to the working capital being 44.4 per cent.

The year was not without anxiety to credit societies and banks.

The Dominion Bank emerged financially strong with a paid-up share capital of Rs. 5,07,405 and reserves of Rs. 10,20,489. The aggregate owned capital of Rs. 15,27,894 compared well with its outside liabilities of only Rs. 26,92,049. There was an improvement in its business with central banks and societies, whom it advanced Rs. 3,71,224 in loans and from whom it recovered Rs. 5,03,006 leaving Rs. 18,46,399 outstanding at the end of the year as against Rs. 19,74,385 in

the previous year. It is hoped that with the implementing of the Government order which gives the central banks a preponderance of share-holding over the individual members, it would be possible for the former to guide the policy of the Bank to the lasting benefit of the credit movement in the State.

The central banks, the older among whom were still weighed down with the overdues of the earlier years, did not on the whole give proof of any appreciable improvement on the last year's position. There were slight increases in the working as well as the owned capital which stood at Rs. 64,35,935 and Rs. 23,89,389 respectively, the latter consisting of Rs. 11,36,613 shares and Rs. 12,52,776 reserves. Loans advanced to societies amounted to Rs. 9,23,280 and exceeded those of last year by about Rs. 24 lakhs, while recoveries from them in principal and interest totalled Rs. 7,65,526 and Rs. 3,02,198 respectively leaving outstandings of Rs. 46,44,183 in principal and Rs. 10,83,471 in interest. Although the arrears of interest were heavy, there was a margin of Rs. 25 lakhs between the aggregate liabilities and assets of the banks which was an adequate cover for bad and doubtful debts.

The agricultural credit societies increased in number from 2,546 to 2,693, and their membership rose from 52,241 to 56,561. The working capital went up to Rs. 83,44,735 and the owned capital to Rs. 40,38,085. The latter was made up of Rs. 16,52,168 shares, Rs. 2,19,548 members' deposits and Rs. 21,66,369 reserves. Government is glad to note that the owned capital of these societies is 48 per cent. of the working capital, and that every endeavour is being made to increase their owned resources by teaching the members the virtues of thrift and savings. For, it must be emphasised that the objective of a village credit society should be the attainment of financial self-sufficiency.

Both collections and advances were better than last year and amounted to Rs. 9,79,508 and Rs. 6,46,181 respectively. Outstandings with members at the end of the year were Rs. 56,96,746 principal and Rs. 24,94,527 interest. The proportion of the overdues of interest to the principal amount outstanding was high, but it is

partly explained by the fact that in the case of defaulters payments made by them were chiefly credited to their principal loan account leaving arrears of interest to be recovered later.

It is interesting to know that there is a growing demand for credit societies. Government approves of the Department's policy of guarded expansion, which is necessary in order to counteract the tendency in the rural money-lending class to unduly restrict credit as a result of the recent debt-relief legislation. It will watch with interest the working of rural banks registered with limited liability and the extent to which the well-to-do and monied members of the rural community co-operate in making a success of them. In view of the steady expansion which is taking place there is an admitted necessity for expansion of the inspecting and organizing staff and the proposals of the Registrar in this connection will receive due consideration.

It is gratifying that the non-agricultural societies maintained their pace of steady progress. Their number and membership rose from 505 to 612 and 34,103 to 43,800 while the working capital increased from Rs. 47,62,368 to Rs. 51,13,925 and the owned capital from Rs. 31,56,206 to Rs. 33,82,459. The salary-earners societies were conspicuous among them by their continuous growth, which had to its credit a membership of 17,030 and a working capital of Rs. 33,24,646 out of which as much as Rs. 25,66,016 or 77 per cent. was owned capital. They were followed in the order of merit by urban banks which numbered 109 and claimed 13,497 members with a working capital of Rs. 10,75,649. Rs. 4,32,303 or 44 per cent. of the total capital was owned by them.

Sale societies which remained eight in number with a membership of 766 and a working capital of Rs. 48,491 do not seem to have made progress compatibly with their importance in rural economy. The fact that Government attaches importance to the growth of co-operative marketing is evidenced by the sanction which was accorded to the appointment of a Co-operative Sales Officer after the close of the year. It is hoped that sale societies would be able to give a better account of their

working under his supervision, and would succeed in weaning the members of rural credit societies from their dependence on the village bania for the movement of their produce.

Among individual societies which deserve special mention are the Insurance Society and the Mallapally Housing Society. The former has made a promising beginning and commands a wide field for expanding its business. The Co-operative Union continued to discharge its useful work of education and supervision in rural areas.

The slow progress made in the execution of awards and the orders of liquidators has for some time been engaging the attention of the movement. The proposals made by the Registrar for expediting the progress are receiving the sympathetic consideration of Government.

It is satisfactory to note that the Department succeeded in doing full justice to its statutory duty of the audit of societies.

The Government have much pleasure in acknowledging the assistance rendered to the movement by the officials and non-officials mentioned by the Registrar in his report. On the whole the year has been one in which steady progress has been achieved which has left the movement in a stronger position than at the commencement. For this the thanks of Government are in particular due to Mr. Fazalulla, who has guided the movement throughout the year with marked zeal and energy.

(Sd.) R. M. CROFTON,
*Director-General, Revenue and
Rural Reconstruction Depts.*

OFFICE OF THE REGISTRAR,
CO-OPERATIVE SOCIETIES,
H.E.H. the Nizam's Government.

Dated, Hyderabad-Deccan 16-3-1939
11-6-1348 F.

No. 102.

FROM

S. FAZALULLA, Esq., H.C.S.,
REGISTRAR OF CO-OPERATIVE SOCIETIES,
H.E.H. the Nizam's Government.

To

THE ADDITIONAL REVENUE SECRETARY,
RURAL RECONSTRUCTION BRANCH,
H.E.H. the Nizam's Government,
Hyderabad-Deccan.

SUBJECT:—*Annual Administration Report for the year
1346-47 F. on the working of Co-operative
Societies in the Dominions.*

SIR,

I have the honour to submit the 24th Annual Report on the working of Co-operative Societies for the year ending 31st Amerdad 1347 Fasli.

I was in charge of the Department up to the end of Khurdad 1347 F., when I was appointed Officiating Secretary, Commerce and Industries. Mr. Ahmed Mohiuddin, Marketing Officer, worked as Registrar in my place till the end of Amerdad 1347 F. Both of us did not take any leave during the year. I was on tour for 89 days.

At the kind invitation of the Home Minister, Gwalior, I attended the Co-operative Conference, Gwalior State on the 15th and 16th January 1938 at Gwalior.

As usual, I had to stay at headquarters for the co-operative training of Revenue Officers for about five weeks from 8th Shahrewar 1346 F. to 12th Meher 1346 F. Among the Revenue Officers who were deputed for training, 2 were Second Taluqdars and 12 Tahsildars. Inclusive of this batch 18 Second Taluqdars and 77 Tahsildars have so far received co-operative training. I am glad to report that this training has proved beneficial, and many of the officers have begun to appreciate the importance of the co-operative movement especially in regard to rural reconstruction with which they are closely connected.

Gazetted Staff.

All the Assistant Registrars continued to hold charge of their respective divisions except Mr. Ghousuddin, H.C.S., who reverted to the Revenue Department on the 16th Shahrewar 1346 F. Mr. Mir Abid Ali Khan, H.C.S., Second Taluqdar, was posted in his place as Assistant Registrar, Medak on the 17th Shahrewar 1346 F. and remained in charge of the division throughout the year. Mr. Khaja Ghousuddin, Assistant Registrar, Warangal, was on leave from the 1st Shahrewar 1346 F. to the 15th Meher 1346 F., when Mr. Ahmed Ali Khan, Deputy Assistant Registrar, Warangal, officiated as Assistant Registrar and Mr. Khaja Ahmed, Inspector, officiated as Deputy Assistant Registrar, Warangal. He was again on leave from the 21st Isfandar 1347 F. to the 31st Ardibehisht 1347 F. when Mr. Venkat Rao, Deputy Assistant Registrar, Raichur, was appointed to officiate for him.

Mr. Mohd. Sami, Assistant Registrar, Nizamabad, was on leave from the 21st Shahrewar 1346 F. to the 20th Dai 1347 F., when Mr. Venkat Rao, Deputy Assistant Registrar, officiated for him, and Mr. Asadullah, Inspector, Parbhani, officiated as Deputy Assistant Registrar.

Mr. G. D. Mehkari, Personal Assistant, was on leave from the 13th to the 31st Amerdad 1347 F. but no officiating arrangement was made. Mr. Ahmed Ali Khan, Deputy Assistant Registrar, Warangal, took leave from the 1st Isfandar to the 31st Khurdad 1347 F. Officiating arrangement was not found necessary.

Mr. Ashfaq Ali, was on leave from the 17th Shahrewar 1346 F. to the 15th Khurdad 1347 F., when Mr. Taquid-din, Inspector, Jalna, officiated for him as Deputy Assistant Registrar, Jalna.

The non-gazetted staff consisted of 27 inspectors, 3 relieving inspectors, 15 (10) organisers, 11 side-grade auditors, 33 auditors, 4 relieving auditors and 3 (8) sub-inspectors, in all 96 officers. There was a small increase in the number of organisers owing to the conversion of five posts of sub-inspectors into those of organisers.

The following statement shows the division of work among the Assistant Registrars and the number of days spent by them on tour:—

[Statement.]

* Figures in brackets are of last year.

AGRICULTURAL AND NON-
AGRICULTURAL SOCIETIES

Serial No.	Name	CENTRAL BANKS				Working Capital	Owned Capital	Working Capital	No. of days on tour
		Range	No.	Owned Capital	Working Capital				
1	2	3	4	5	6	7	8	9	10
1	Mr. M. A. Hameed ..	Balda ..	10	19,26,050	56,34,199	730	37,29,155	71,66,928	181
2	„ M. A. Wahab ..	Gulbarga ..	8	4,35,245	13,44,205	715	10,50,527	23,13,779	261
3	„ Khizar Ali Sharif, G.D.A., R.A.	Aurangabad	6	5,70,927	12,37,631	542	12,15,305	20,93,264	208
4	„ Khaja Ghousuddin	Warangal ..	7	3,97,809	7,07,173	544	7,06,998	13,44,779	184
5	„ M. Sami Siddiqi, B.A.	Nizamabad	5	2,37,443	6,25,004	394	3,85,456	9,05,661	84
6	„ Mir Abid Ali Khan, B.A., H.C.S.	Medak ..	4	3,49,809	11,92,997	408	5,95,344	15,33,100	176
		Total ..	40	39,17,283	1,07,41,209	3,333	76,82,785	1,53,57,511	..

The expenditure incurred by Government on the Department was Rs. 3,99,957 as against Rs. 3,72,262.

	Rs.
Registrar	14,400
Gazetted Staff	72,600
Non-gazetted Staff	1,10,195
Establishment	83,593
Travelling Expenses	70,500
Contingencies	27,748
Grant-in-aid to the Co-operative Union	15,000
Miscellaneous	5,921
 Total	<u>3,99,957</u>

Season.

The average rainfall during the year for the Dominions was 34.89 inches (32"). Adilabad received the highest rainfall of 52.5 inches, while Baghat, Nalgonda and Raichur each received only about 22 inches.

The average outturn of dry as well as wet crops for the Dominions was about 8 annas each as against 9 annas and 8 annas respectively of the previous year.

Kharif was best in Nanded and Parbhani districts with an average of 11 annas, but it was poor in Baghat, Medak, Mahbubnagar, Gulbarga, Osmanabad and Raichur districts with an average yield of 7 annas. The yield of Rabi was practically the same as that of Kharif.

Wet cultivation gave good results in Karimnagar, Adilabad and Nalgonda with an average yield of 11 annas. In the other Telingana districts the average yield was in the neighbourhood of 7 annas only.

The season was on the whole much below normal, while the prices of agricultural commodities did not show any appreciable improvement.

Summary of Progress.

The Department continued the policy of cautious expansion and registered 298 societies (152). Of these 164 were societies of agricultural credit, 18 of salary

earners, 83 for rural reconstruction, 29 urban banks, one stores, 2 thrift societies of females, and one housing society.

During the year 44 societies were cancelled as against 12 in the previous year, disregistered ones being 17 agricultural credit societies, 18 salary earners' societies, 4 weavers' societies, 4 stores and one implements sale society.

Societies of all types increased in number from 3,119 in 1346 F. to 3,373 in 1347 F. They consisted of the Dominion Bank, the Co-operative Union, 39 Central Banks, 2,693 agricultural credit societies, 612 non-agricultural societies, and 27 non-agricultural societies in the British Administered Areas. There was thus a net increase of 254 societies consisting of 147 agricultural credit societies and 107 non-agricultural societies.

The total membership of societies increased by 15,243 from 1,05,224 to 1,20,467. The largest increase of 9,697 was in membership of non-agricultural societies, while the members of agricultural credit societies rose by 4,140. The working capital of the movement increased by Rs. 9,04,639 from Rs. 2,51,94,081 to Rs. 2,60,98,720. The working capital of societies in the British Administered Areas stood at Rs. 18,98,851 (Rs. 15,32,649).

The following table gives comparative figures for the last two years:—

INCREASE ON LAST YEAR

1346 F.

1347 F.

Sr. No.	Kind of Societies	1346 F.					1347 F.				
		No. of socie- ties	No. of Members	Working Capital	No. of socie- ties	No. of Members	Working Capital	No. of socie- ties	No. of Members	Working Capital	No. of socie- ties
1	2	3	4	5	6	7	8	9	10	11	
1	Dominion Bank ..	..	1	770	43,10,037	1	871	43,05,274	..	101	..
2	Central Banks ..	..	39	4,420	63,95,687	39	4,506	64,35,935	..	86	40,248
3	Agricultural Societies ..	2,546	52,421	81,93,340	2,698	56,561	83,44,735	147	4,140	1,51,395	
4	Non-Agricultural Societies ..	505	34,108	47,62,368	612	48,800	51,13,925	107	9,697	3,51,557	
5	Co-operative Union ..	..	1	2,584	..	1	2,678	..	..	94	..
	Total ..	3,092	94,298	2,36,61,432	3,346	1,08,416	2,41,99,869	254	14,118	5,43,200	
6	Non-Agricultural Societies in British administered areas including the Union ..	27	10,926	15,32,649	27	12,051	18,98,851	..	1,125	3,66,202	
	Grand Total ..	3,119	1,05,224	2,51,94,081	3,378	1,20,467	2,60,98,720	254	15,243	9,09,402	

There was a satisfactory increase in the owned capital which rose by Rs. 10,39,495 from Rs. 1,05,60,573 to Rs. 1,16,00,068.

The share-capital was Rs. 58,72,517 (Rs. 57,31,819) while the reserves stood at Rs. 52,45,762 (Rs. 48,28,754). The proportion of the owned to the working capital was 44.4 per cent. (44 per cent.).

The statement given below shows the comparative figures of the different heads which constitute the working capital.

S. No.	Item.	1346 F. Rs.	1347 F. Rs.
1.	Reserve Fund and Other Funds	48,28,754	28,75,676
2.	Shares	57,31,819	58,72,517
3.	Deposits	65,05,522	65,02,046
4.	Loans	63,38,054	62,46,036
5.	Government Loan	2,57,283	3,33,508
Total		2,36,61,432	2,41,99,869

Central Co-operative Union.

The number of societies affiliated to the Central Co-operative Union increased from 2,515 to 2,629, while that of individual members decreased from 69 to 49. Subscriptions raised from members amounted to Rs. 8,808 (Rs. 10,403). Government grant-in-aid for the year was Rs. 15,000 as before.

The annual meeting of the Union was held on the 14th Ardibehisht 1347 F. under the distinguished presidentship of Sahabzada Nawab Basalat Jah Bahadur. The All-India Co-operators' Day was celebrated on the 2nd Dai 1347 F. under the presidentship of Mr. Liakatullah Khan, H.C.S., when speeches were delivered by Dewan Bahadur Aravamudu Iyengar and Mr. Abul Hasan Syed Ali.

The educative work of the Union was carried on by 10 (7) propagandists. They toured for 1190 days, gave

lectures and held training classes at 34 centres. In all 643 members of societies attended the classes out of whom 139 passed the test.

Training classes of supervisors were held at Warangal and Gulbarga for about six weeks each. Hundred candidates attended them and of these 32 passed the examination.

Twenty-five village teachers attended the rural reconstruction classes held at the Patancheru Rural Development Centre. So far 107 teachers have been trained at the Centre, with a view to qualify them for rural uplift work in selected villages.

The rural reconstruction scheme which was approved by Government was introduced in all districts and a village in each taluka was selected for intensive treatment. The propagandists employed by the Union continued to give special attention to the group of villages which were entrusted to their care for uplift work.

The supervision of village societies was carried on by a staff of 109 (91) supervisors and 4 sub-inspectors at a cost of Rs. 79,329 (Rs. 68,211). The rates approved in 1346 F. were actually brought into force in 1347 F., and supervision fee was collected at 12 annas (8 annas) per cent. on working capital from societies and 6 annas (4 annas) per cent. from central banks on the amount of loans outstanding with their constituents. The Union has of late been finding it increasingly difficult to balance its supervision budget, as it has to increase the supervisors in order to keep pace with the increase in the number of societies. This state of affairs will continue for some years, for the societies which are newly started take time to build up working capital which regulates their contribution to the supervision charges. It is ten years now since the existing system of supervision under a subsidised scheme was introduced by Government, but so far the Union managed to carry on without asking Government for subsidy which was promised to meet the deficit in its supervision budget. Hereafter it will not be possible for it to square its budget without Government aid, and Government will have to shoulder a part of the financial burden of supervision.

Hyderabad Co-operative Dominion Bank.

The bank received Rs. 8,94,645 (Rs. 9,55,625) fixed deposits from individuals and Rs. 2,36,625 (Rs. 1,88,329) from societies and banks. Amounts received by way of savings and current deposits were Rs. 2,20,662 (Rs. 2,13,315) and Rs. 5,82,755 (Rs. 2,99,217) respectively. Rs. 9,38,042 (Rs. 9,54,761) and Rs. 95,169 (Rs. 1,37,984) were repaid towards fixed deposits to individuals and societies, while repayments made under savings and current accounts amounted to Rs. 2,25,933 (Rs. 1,65,936) and Rs. 5,19,737 (Rs. 3,96,534) respectively. Amounts held in fixed deposits at the end of the year were Rs. 1,02,944 (Rs. 1,06,565) from members, Rs. 14,95,964 (Rs. 15,35,740) from non-members and Rs. 3,99,465 (Rs. 2,58,009) from societies and banks. Rs. 3,26,838 (Rs. 3,32,109) was outstanding under savings deposits and Rs. 1,73,386 (Rs. 1,10,368) under current account deposits. The bank continued to pay 3 and 3½ per cent. on fixed deposits of one and two years respectively.

Loans advanced to banks and societies amounted to Rs. 3,71,224 (Rs. 3,34,622) while recoveries from them amounted to Rs. 5,03,006 (Rs. 4,42,832) leaving Rs. 18,46,399 (Rs. 19,74,385) outstanding at the end of the year.

The bank advanced fresh loans to the extent of Rs. 2,91,263 (Rs. 3,60,317) to Government employees for house-building purpose and recovered Rs. 3,40,270 (Rs. 2,52,753) leaving Rs. 8,44,351 (Rs. 9,83,358) outstanding at the end of the year. This business was allowed by Government to continue on the condition that the total amount outstanding in any one year should not exceed Rs. 10 lakhs.

Interest on loans recovered from banks and societies was Rs. 65,756 (Rs. 1,39,235) while that receivable from them was Rs. 3,58,411 (Rs. 2,87,782). Against this the reserve for interest overdue for a year and over was Rs. 2,51,730 (Rs. 2,13,260). The reserve for bad and doubtful debts increased from Rs. 4,01,561 to Rs. 4,68,561, which is about 25 per cent. (20 per cent.) of the principal amount owed by societies and banks. The lending rate remained the same as in last year at 6 per cent.

The paid up share-capital of the Bank was Rs. 5,07,405 (Rs. 5,04,755), while its reserves amounted to Rs. 10,20,489 (Rs. 9,07,229). Thus the owned capital of the Bank which stood at Rs. 15,27,894 compared very favourably with its outside liabilities which amounted to Rs. 26,92,049 (Rs. 25,20,682). Out of the profit of the year Rs. 91,044 (Rs. 1,09,210) Rs. 45,000 was carried to the reserve for doubtful debts and a dividend of 6 per cent. was declared out of the remaining divisible amount. Action was initiated under orders of Government to get shares held by individual members in excess of Rs. 3,000 transferred according to the bylaws of the Bank to central banks, in order that the latter might be in a position to influence its policy and make it more responsive to the requirements of the movement.

The Bank owes its strong financial position to the able guidance of its President Dewan Bahadur Aravamudu Iyengar and his colleagues on the Board of Directors.

Central Banks.

The number of central banks remained the same as in last year at 39, but their membership increased from 4420 to 4506 and the working capital went up to Rs. 64,35,935 (Rs. 63,95,687). The amount of paid up shares rose from Rs. 11,16,892 to Rs. 11,36,613 while reserves increased from Rs. 12,03,505 to Rs. 12,52,776.

The following statement compares their working capital for the last two years:—

Item	AMOUNT		DIFFERENCE	
	1846 F.	1847 F.	Increase	Decrease
Shares ..	11,16,892	11,36,613	19,721	..
Reserve Fund ..	4,77,465	5,03,458	25,988	..
Other Funds ..	7,26,040	7,49,328	23,288	..
Deposits ..	23,82,860	24,85,860	1,03,000	..
Loans ..	15,27,382	14,25,185	..	1,02,197
Government Loans ..	1,65,048	1,35,501	..	29,547
Total ..	68,95,687	64,35,985	1,71,992	1,31,744

The banks received Rs. 9,95,324 (Rs. 9,35,099) in deposits from individuals and Rs. 3,58,789 (Rs. 3,01,600) from societies and repaid Rs. 9,51,156 (Rs. 9,76,973) and Rs. 2,91,677 (Rs. 2,48,838) to them respectively. Deposits held from individuals and societies at the end of the year were Rs. 20,39,557 (Rs. 20,03,935) and Rs. 4,46,303 (Rs. 3,78,925).

Loans borrowed from the Dominion Bank during the year amounted to Rs. 2,24,250 (Rs. 2,82,757), while Rs. 3,26,447 (Rs. 3,66,783) was repaid leaving a balance of Rs. 14,25,185 (Rs. 15,27,382) outstanding at the end of the year.

Loans advanced to societies during the year amounted to Rs. 9,23,280 (Rs. 6,95,026) while amounts recoverable were Rs. 7,65,526 (Rs. 7,92,289) leaving a balance outstanding of Rs. 46,44,183 (Rs. 45,95,757).

Interest received on loans amounted to Rs. 3,02,198 (Rs. 3,46,810), while that paid to creditors was Rs. 1,06,298 (Rs. 1,91,800) leaving Rs. 10,83,471 (Rs. 10,74,707) outstanding with debtors and Rs. 4,05,775 (Rs. 3,21,514) payable to creditors.

The liabilities of central banks amounted to Rs. 40 $\frac{1}{2}$ lakhs (Rs. 40 $\frac{1}{2}$ lakhs) principal and Rs. 4 lakhs (Rs. 3 $\frac{1}{4}$ lakhs) interest, in all Rs. 44 $\frac{1}{2}$ lakhs. Against this their assets recoverable from debtors amounted to Rs. 57 $\frac{1}{4}$ lakhs (Rs. 56 $\frac{3}{4}$ lakhs)—Rs. 46 $\frac{1}{2}$ lakhs being principal and Rs. 10 $\frac{3}{4}$ lakhs interest. Besides, the cash in hand was Rs. 3 $\frac{1}{2}$ lakhs (Rs. 4 lakhs) with about Rs. 8 $\frac{3}{4}$ lakhs (Rs. 7 $\frac{1}{2}$ lakhs) in investments, which together with the loans outstanding amounted to about Rs. 69 $\frac{1}{2}$ lakhs. There was thus a margin of Rs. 25 lakhs to cover bad and doubtful debts out of their owned resources.

AGRICULTURAL CREDIT SOCIETIES.

During the year, 164 societies were registered and 17 cancelled, bringing the total number to 2693 (2546). Village societies are much in demand owing to restricted credit which has resulted from the enactment of debt relief legislation. It takes a great deal of scrutiny and preparation before a society is started, and with a very limited number of organisers the expansion of the movement in rural areas is necessarily slow. Proposals have

been submitted to Government for the appointment of organisers in a progressively increasing number, so that the objective of having an organiser for each taluka may be realised within a period of five years. Along with the organization of new societies the departmental staff carried on educative propaganda with a view to enlist new members in existing societies. As a result the total membership increased from 52,241 to 56,561. The largest number of new societies totalling 40 was started in Karimnagar, followed by 21 societies in Raichur, 18 in Mahbubnagar, 16 in Nizamabad, 11 in Asifabad, 10 each in Osmanabad and Beed and 38 in other districts.

The working capital of societies rose from Rs. 81,93,340 to Rs. 83,44,735. Outside liabilities in loans stood at Rs. 43,06,650 (Rs. 42,97,694) against which the owned capital was Rs. 40,38,085 (Rs. 38,95,646) and was made up of Rs. 16,52,168 paid up shares, Rs. 2,19,548 members' deposits and Rs. 21,66,369 reserves. In the older societies which have outgrown the early period of first ten years, members are required to make annual deposits at the rate of at least one rupee for every Rs. 25 paid as land revenue, so that they may not forget the essential object of their societies which are primarily intended to teach thrift. This is further emphasised by the change effected in the name of societies which are now called village thrift and credit co-operative societies. It is always impressed on villagers that societies are not intended so much for advancing loans as to make them circumspect in expenditure and show them the way to keep on saving something from their earnings in order that the accumulated reserves may be sufficient to meet their requirements for agricultural purposes.

The proportion of the owned capital to the total working capital was 48 per cent. which is generally speaking satisfactory in view of the very small margin of profit of ten annas per cent. available for building up reserves.

The following statement compares the working capital for the last two years:—

Item	AMOUNT		DIFFERENCE	
	1846 F.	1847 F.	Increase	Decrease
Shares ..	16,28,245	16,52,168	28,923	..
Reserve Funds ..	10,72,305	11,14,883	42,528	..
Other Funds ..	1,57,998	1,57,423	..	575
Undistributed Profit ..	8,13,393	8,94,113	80,720	..
Deposits ..	2,28,705	2,19,548	..	4,157
Loans ..	42,65,868	42,76,149	10,281	..
Government Loans ..	31,826	30,501	..	1,325
Total ..	81,93,340	83,44,735	1,57,452	6,057

The societies borrowed Rs. 5,35,233 (Rs. 3,84,563) from central banks and repaid Rs. 5,25,944 (Rs. 5,12,471) principal and Rs. 2,87,747 (Rs. 3,25,073) interest. They were left indebted at the end of the year to the extent of Rs. 43,06,650 (Rs. 42,97,694) principal and Rs. 10,72,441 (Rs. 10,63,583) interest. The repayments under principal showed a slight improvement with a corresponding deterioration in interest. This was on account of the fact that in the case of most of the older societies, repayments made by them were credited to the principal loan account, while interest was recovered only to the extent of the accrued amount. The same concession was in turn extended by societies to members.

Loans advanced to members during the year amounted to Rs. 6,46,181 (Rs. 4,66,385) while cash collections made from them amounted to Rs. 5,91,775 (Rs. 5,84,188) principal and Rs. 3,87,733 (Rs. 4,30,438) interest, leaving amounts outstanding at the end of the year of Rs. 56,96,746 (Rs. 56,68,729) principal and Rs. 24,94,527 (Rs. 24,41,519) interest. With the exception of societies under the central banks of Sangareddy, Medak, Bidar, Nalgonda, Suryapet, Mahbubnagar,

Tandur and Chinnur, which were financially weaker than last year, those under other banks were on the whole in a satisfactory condition.

NON-AGRICULTURAL SOCIETIES.

134 new societies were registered and 27 cancelled during the year. The total number of non-agricultural societies rose from 505 to 612, their membership went up from 34,103 to 43,800 and the working capital increased from Rs. 47,62,368 to Rs. 51,13,925. The owned capital improved from Rs. 31,56,206 to Rs. 33,82,459, paid up shares being Rs. 25,76,331 and reserves Rs. 8,06,128. The proportion of the owned to the working capital was 66 per cent.

The working capital of the last two years compares as follows:—

Item	AMOUNT		DIFFERENCE	
	1846 F.	1847 F.	Increase	Decrease
Shares ..	24,81,927	25,76,331	94,404	..
Reserve Fund ..	4,35,941	4,78,875	42,934	..
Other Funds ..	2,38,338	3,27,253	88,915	..
Deposits ..	10,00,949	11,19,258	1,18,309	..
Loans ..	5,44,804	5,44,702	..	102
Government Loans ..	60,409	67,506	7,097	..
Total ..	47,62,368	51,13,925	351,659	102

The societies borrowed Rs. 2,43,973 (Rs. 1,78,809) from central banks and repaid Rs. 2,43,870 (Rs. 2,21,701) in principal and Rs. 37,331 (Rs. 54,981) in interest. Rs. 5,44,702 (Rs. 5,44,804) principal and Rs. 54,204 (Rs. 52,381) interest were outstanding with them at the end of the year.

Loans advanced to members during the year amounted to Rs. 28,66,857 (Rs. 29,19,134) while

collections totalled Rs. 33,38,429 (Rs. 33,50,372) leaving Rs. 40,92,176 (Rs. 38,67,892) principal and Rs. 3,61,140 (Rs. 3,23,220) interest outstanding at the end of the year.

Salary Earners' Co-operative Societies.

18 new societies came into existence and an equal number was cancelled. The total number thus remained the same as before at 260. Their membership however increased to 17,030 (15,821) and their working capital was Rs. 33,24,646 (Rs. 32,47,767). The owned capital was Rs. 25,66,016 (Rs. 24,90,115). They borrowed Rs. 1,87,337 (Rs. 1,12,908) from central banks and repaid to them Rs. 2,00,538 (Rs. 1,32,884) in principal and Rs. 20,261 (Rs. 36,763) in interest leaving a balance outstanding of Rs. 2,52,773 (Rs. 2,66,169) principal and Rs. 12,527 (Rs. 11,541) interest at the end of the year.

Loans amounting to Rs. 21,63,647 (Rs. 21,49,884) were advanced to members, while collections from them amounted to Rs. 20,30,015 (Rs. 19,74,654) principal, Rs. 1,40,505 (Rs. 1,97,706) interest and Rs. 4,03,575 (Rs. 3,85,968) shares, a total of Rs. 25,74,095 (Rs. 25,58,329).

Amounts receivable from members at the end of the year were Rs. 28,94,569 (Rs. 28,12,050) principal and Rs. 1,88,982 (Rs. 1,81,638) interest.

The proportion of the owned capital to the total working capital was 77 per cent. as against 76 per cent. of last year.

Urban Banks.

During the year 29 new urban banks were registered bringing their total number to 109 (80). Their membership increased from 10,242 to 13,497 and the working capital went up from Rs. 9,43,191 to Rs. 10,75,649. The owned capital was Rs. 4,32,303 (Rs. 3,54,622) or about 42 per cent. of the working capital. Paid up shares totalled Rs. 3,57,609 (Rs. 3,07,285) and the reserves amounted to Rs. 74,694 (Rs. 46,837).

They borrowed Rs. 44,227 (Rs. 53,207) from central banks and repaid to them Rs. 47,651 (Rs. 76,628) leaving Rs. 1,84,452 (Rs. 1,71,683) principal and Rs. 4,182 (Rs. 5,592) interest outstanding at the end of the year.

Loans advanced to members during the year totalled Rs. 4,93,055 (Rs. 5,27,005). Collections from them amounted to Rs. 3,57,718 (Rs. 3,49,074) in principal, Rs. 72,794 (Rs. 58,177) in interest and Rs. 77,188 (Rs. 87,703) in shares. Loans due by members at the end of the year stood at Rs. 9,49,906 (Rs. 8,01,541) principal and Rs. 72,769 (Rs. 52,989) interest.

It is hoped that very soon every taluka in the Diwani jurisdiction will have an urban bank of its own. After covering these areas steps will be taken to organise rural banks in villages with a population of 2000 and over, so as to provide facilities both for credit and the marketing of produce of villages in their immediate neighbourhood.

Sale Societies.

The number of sale societies, which mostly deal in cotton, remained at 8 as before with a membership of 766 (793) and working capital of Rs. 48,491 (Rs. 54,004). Loans advanced to members during the year amounted to Rs. 1,75,951 (Rs. 1,77,543) while recoveries from them aggregated to Rs. 1,83,823 (Rs. 1,82,807) leaving Rs. 29,394 (Rs. 25,230) principal and Rs. 3,510 (Rs. 2,197) interest—a total of Rs. 32,904 (Rs. 27,427) outstanding at the end of the year.

Among societies which deal in agricultural produce the Gulbarga Sale Society continued to do well. Produce worth Rs. 66,330 was brought to the society, out of which produce valued at Rs. 41,682 was sold. Loans to the extent of Rs. 21,018 on the pledge of agricultural produce valued at Rs. 35,366 were advanced during the year, while repayments amounted to Rs. 25,744 leaving Rs. 17,487 principal and Rs. 747 interest outstanding at the end of the year.

Co-operative Insurance Society.

The society completed its third year and enrolled 502 new members. 505 proposals were accepted assuring a sum of Rs. 4,98,744. The total number of policy holders was 835 and the sum assured was Rs. 8,99,548. The premia collected totalled Rs. 33,486 out of which Rs. 6,801 being $33\frac{1}{3}$ per cent. of the first year's premia

and Rs. 11,446 being 87½ per cent. of renewals were carried to the Life Assurance Fund bringing the total under this head to Rs. 27,524. The amount of claim paid owing to the death of a policy holder was Rs. 500. The society earned a net profit of Rs. 1,546 and declared a dividend of 4 per cent. on paid up shares.

Out of 505 proposals, 154 were from the rural areas. Efforts are being made to develop the rural side of the society's business. However, the progress made during the short period shows that the society has good possibilities of expanding its business in the State.

It owes its success to the enthusiastic Honorary Secretary, Mr. L. N. Gupta, H.C.S., and the close attention given to its working by directors like Prof. Kishen-chand and Mr. Dilsukh Ram.

Mallapalli Housing Society.

The scheme of housing societies for low-paid Government employees financed by Government loans repayable in 15 years was graciously sanctioned by His Exalted Highness some years ago. The Mallapally Housing Society was the outcome of this scheme and was registered on 29-9-1948 F. on the tenant-ownership system. Its membership was limited to the class of employees drawing salaries ranging from Rs. 50 to Rs. 275 per month. Government loan to the extent of twenty times the salaries of members was issued at 6 per cent. per annum interest on the condition that members should pay 20 per cent. of the amount of loan by way of shares.

Sixty-one applications were accepted while many more had to be rejected as there was not sufficient land available for building purposes. Houses could however be built for only 31 members. The society acquired a plot of land in Mallapally measuring 18,626 sq. yards from the City Improvement Board at a cost of Re. 1-4-0 per sq. yard. Thirty-one houses of different designs were constructed under the supervision of the society at a total cost of Rs. 1,50,056.

Rs. 18,476 was paid by members towards shares and a loan of only Rs. 73,904 was granted by Government. The loan obtained from Government has to be repaid in 180 equal monthly instalments, and the recoveries from members amount to Rs. 918 per month.

Government has very kindly sanctioned a grant of Rs. 7,000 for the construction of a pavilion for the society which will be used by its members as a club and meeting hall. Its construction will shortly be started by the Superintending Engineer, City Improvement Board.

There is a considerable demand for housing societies from Government employees of the lower middle class, but it is difficult to meet it because suitable plots of land are not available at convenient centres for building purposes.

Arbitration.

666 (449) applications were received during the year for arbitration from 86 (154) societies. Inclusive of this the number of applicant societies went up to 1,760 (1,674) and that of defaulting members to 10,519 (9,853). Awards amounting to Rs. 2,34,481 (Rs. 3,02,401) were taken out against 361 (532) members. The total number of awards went up to 8,381 (8,020) and the sum involved was Rs. 51,51,290 (Rs. 49,16,809). Recoveries from defaulters amounted to only Rs. 2,77,786 as against Rs. 3,34,825 of last year bringing the total amount realised so far in execution of awards to Rs. 21,27,018 (Rs. 18,49,232).

The following statement indicates the position with regard to arbitration in each district:—

Srl. No.	Name of District	TOTAL NUMBER OF CASES AND THE AMOUNT RECOVERED TILL 31-9-1947 F.				FRESH APPLICA- TIONS MADE DUR- ING 1947 F.				AWARDS GIVEN DURING 1947 F.				Amount recovered during 1947 F.
		No. of societies	No. of members	No. of awards	Amount of award	No. of societies	No. of members	No. of awards	Amount of awards	No. of societies	No. of members	No. of awards	Amount of awards	
1	Balda	79	467	325	2,56,663	58	245	2	12	23	69	159	696	696
2	Medak	212	1,342	1,329	7,06,034	2,94,004	2	48	66	30,684	21	664	21,664	1,229
3	Bidar	43	127	68	35,280	8,426	8	28	1	75	1	1	1,229	4,370
4	Nizamabad	51	183	157	55,256	22,161	3	13	12	3,651				
5	Mahbubnagar	68	324	152	1,18,241	46,370	15	118	18	13,946	10,388			
6	Nalgonda	212	1,407	915	5,13,604	2,44,104	3	44	30	23,592	31,762			
7	Paigah	61	414	343	2,22,417	40,622	2	52	42	29,133	4,668			
8	Gulbarga	200	1,567	1,860	7,42,243	3,10,311	9	111	19	3,280	34,504			
9	Raichur	104	810	699	4,71,102	1,83,579	..	11	9	5,236	18,430			
10	Aurangabad	164	1,177	933	7,75,214	2,99,266	7	100	48	28,084	50,002			
11	Parbhani	171	899	719	4,82,766	1,44,798	6	25	30	3,022	25,826			
12	Warangal	189	732	591	4,71,731	2,91,082	6	22	24	11,397	37,570			
13	Karimnagar	74	260	182	75,672	29,837	14	43	5	2,053	9,492			
14	Nanded	53	336	295	1,41,884	72,878	..	7	17	7,350	17,655			
15	Beed	52	308	278	1,21,483	77,367	1	6	6	1,086	8,365			
16	Asifabad	14	43	5	1,630	2	6	23	5	1,630	2			
17	Osmanabad	18	33	30	10,070	3,966	2	3	6	1,193	1,163			
Total	..	1,760	10,519	8,381	51,51,290	21,27,018	86	666	361	2,84,481	2,77,786			

The progress made in the execution of awards is still far from satisfactory. Government is considering the alternative proposals of authorising the Registrar to execute awards through his subordinates as in the case of Madras, and of appointing Special Revenue Officers as in Bombay, in order to expedite execution and make arbitration a really effective measure for improving the working of societies.

Liquidation.

44 societies were cancelled during the year, of which 17 were agricultural credit societies, 18 salary earners' societies, 4 weavers' societies, 4 stores and one implements sale society. There were in all 85 (80) agricultural and 40 (40) non-agricultural societies indebted to central banks at the end of the year. Collections made from them amounted to only Rs. 11,707 (Rs. 17,494). The amount of bank loans outstanding at the end of the year was Rs. 2,56,469 (Rs. 2,65,188) principal and Rs. 1,83,106 (Rs. 1,88,271) interest.

The following statement gives the figures relating to liquidated societies in each district:—

Statement showing the Indebtedness of Liquidated Societies to Central Banks till end of 1847 B.S.L.

Serial No.	Name of Central Bank	No. of Societies INDEBTED		REPAYMENT TO CENTRAL BANKS DURING 1847 FASLI			OUTSTANDINGS OF BANK LOANS ON 31-9-1847 FASLI		
		Agricul- tural	Non-agri- cultural	Principal	Interest	Total	Principal	Interest	Total
1	Nalgonda ..	21	1	..	284	..	2,134	1,545	3,679
2	Jalna ..	7	2	519	164	683	2,926	8,269	11,193
3	Beed ..	2	..	6	10	16	1,992	2,699	4,691
4	Warangal ..	..	3	488	..	488	615	2,699	3,314
5	Medak ..	8	1	877	1	878	30,098	9,746	39,844
6	Hingoli ..	4	1	103	2	105	7,155	487	7,642
7	Jagtiyal ..	1	1	495	556	991	483	877	1,860
8	Aurangabad ..	3	1	350	..	350	15,438	10,111	25,549
9	Suryapet ..	3	..	1,450	105	1,555	6,564	2,027	8,591
10	Gulbarga ..	4	5	..	..	..	14,711	9,946	24,657
11	Yadgir ..	2	..	..	..	..	8,917	268	4,185
12	Parbhani ..	4	..	1,602	91	1,698	2,900	14,508	17,408
13	Khammam ..	1	..	..	..	..	678	1,420	2,098
14	Karimnagar ..	1	6	26	4	30	1,244	845	2,089
15	Mahbubnagar ..	..	2	1,709	1	1,710	25,455	11,172	36,627
16	Raichur ..	14	1	655	7	672	53,141	37,988	91,129
17	Dominion Bank ..	11	9	415	2	417	46,232	18,627	64,859
18	Bidar ..	4	..	..	50	50	7,816	1,538	9,354
19	Sangareddy ..	15	6	88	1	89	31,629	47,668	79,292
20	Bhongir ..	..	1	321	..	321	1,341	671	2,012
	Total ..	85	40	9,348	2,359	11,707	2,56,469	1,83,106	4,39,575

The execution of orders of liquidator through Civil Courts has proved more dilatory than the execution of awards through the revenue agency. An amendment to the Co-operative Societies Act has been proposed and is now before the Legislative Council. It is intended to give the Registrar the discretion to get orders of liquidator executed through civil or revenue courts.

AUDIT.

There were 2,529 (2,431) agricultural and 480 (467) non-agricultural societies to be audited during the year. Out of these 2,523 (2,395) agricultural and 480 (401) non-agricultural societies were audited leaving only 6 (36) agricultural societies which could not be audited.

The audit classification of societies was as follows:—

A:	..	87	(60)
B:	..	520	(426)
C:	..	1650	(1592)
D:	..	496	(502)
E:	..	250	(216)
<hr/>			
3,003			
<hr/>			

The number of societies test-audited by the gazetted staff was as follows:—

	No. of societies audited.	No. of societies test-audited.
Balda	.. 630	96
Aurangabad	.. 565	78
Medak	.. 393	103
Nizamabad	.. 308	33
Gulbarga	.. 643	43
Warangal	.. 464	68
<hr/>		
	3,003	421
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Except in Gulbarga the test-audit done in the other divisions was satisfactory.

PAIGAHS.

Two (8) new societies were registered bringing the total number to 73 (71). Their membership increased from 1,591 to 1,732 and the working capital rose from Rs. 2,95,221 to Rs. 3,04,951, out of which borrowed capital was Rs. 1,58,638 (Rs. 1,52,524) and owned capital Rs. 1,46,313 (Rs. 1,42,697). The societies borrowed Rs. 21,665 (Rs. 43) from central banks and repaid Rs. 15,551 (Rs. 8,080) principal and Rs. 9,746 (Rs. 9,877) interest, leaving outstandings in principal of Rs. 1,58,638 (Rs. 1,52,524) and in interest of Rs. 80,707 (Rs. 73,347). Loans advanced to members totalled Rs. 19,544, while recoveries made from them amounted to Rs. 14,525 (Rs. 9,229) principal and Rs. 9,028 (Rs. 11,724) interest. Loans outstanding with members at the end of the year amounted to Rs. 2,17,430 (Rs. 2,12,411) principal and Rs. 1,20,620 (Rs. 1,15,808) interest.

BRITISH ADMINISTERED AREAS.

The number of societies remained unaltered at 27 with a membership of 12,051 (10,926) and working capital of Rs. 18,98,851 (Rs. 15,32,649). The owned capital was composed of Rs. 2,99,122 (Rs. 2,64,874) paid up shares and Rs. 1,82,667 (Rs. 1,52,806) reserves, in all Rs. 4,81,789 (Rs. 4,17,680). Loans to the extent of Rs. 14,59,524 were advanced to members, while collections made from them amounted to Rs. 11,74,760 leaving Rs. 15,61,902 outstanding at the end of the year. Amounts received by way of deposits and loans totalled Rs. 10,43,122 and the liabilities under these heads at the end of the year were Rs. 14,17,062.

The number of credit societies was 14 (15) with a membership of 11,542 (10,535) and working capital of Rs. 17,97,420 (Rs. 14,30,884) out of which paid up share capital was Rs. 2,80,952 (Rs. 2,49,002) and reserves Rs. 1,71,018 (Rs. 1,41,359). They advanced loans of Rs. 15,18,723 (Rs. 12,03,385) to members and recovered from them Rs. 11,77,753 (Rs. 11,37,624) leaving Rs. 16,12,910 (Rs. 12,72,485) outstanding at the end of the year.

The membership of the Nizam's State Railway Employees' Co-operative Credit Society increased to 6,976 (6,603) and the working capital rose from Rs. 7,26,101 to Rs. 8,20,848. Paid up shares totalled Rs. 1,22,115 (Rs. 1,20,714) while reserves stood at Rs. 1,15,679 (Rs. 1,04,041). Fresh loans amounting to Rs. 8,26,563 (Rs. 7,29,627) were advanced to members, and Rs. 7,39,679 (Rs. 6,97,968) was recovered from them, while interest collected totalled Rs. 52,056 (Rs. 50,640). Loans due by members at the end of the year amounted to Rs. 7,45,502. The society received Rs. 2,81,624 in deposits and was left with Rs. 5,83,054 outstanding under that head at the end of the year. A net profit of Rs. 19,165 enabled the society to declare a dividend of 6½ per cent. on shares.

The Prudential Co-operative Central and Urban Bank:

The membership of the bank increased from 1,375 to 1,828 and the working capital went up to Rs. 7,72,227 (Rs. 5,26,793), out of which Rs. 58,410 (Rs. 35,860) was paid up shares and Rs. 39,399 (Rs. 22,440) reserves. Fixed deposits received during the year amounted to Rs. 6,94,107 (Rs. 1,83,098) while Rs. 4,98,747 (Rs. 59,517) was repaid under the same head leaving Rs. 6,63,852 (Rs. 3,71,453) outstanding at the end of the year.

Fresh loans amounting to Rs. 4,48,388 (Rs. 2,82,156) were granted to 714 (414) members, while collections from them amounted to Rs. 2,64,515 (Rs. 1,43,307) leaving Rs. 6,37,997 (Rs. 4,51,543) outstanding at the end of the year. The society earned a net profit of Rs. 15,312 (Rs. 18,988) and declared a dividend of 8 per cent. The bank has constructed a beautiful and spacious building for its office on one of the main roads of Secunderabad.

The Police Department Society had 1,030 members on its roll. The working capital amounted to Rs. 43,494 and the owned capital to Rs. 32,650 out of which Rs. 28,719 was shares and Rs. 3,931 reserves. Loans amounting to Rs. 53,882 were advanced to members while recoveries from them totalled Rs. 55,298 leaving Rs. 42,657 outstanding at the end of the year. It earned

a net profit of Rs. 1,807 and declared a dividend of 5 per cent. on its paid up shares.

The 11th P.A.V.O. Cavalry Thrift Society worked with 354 members and a working capital of Rs. 87,060. Its owned capital was Rs. 33,870 shares and Rs. 5,064 reserves. During the year Rs. 44,267 were advanced as loans to members while Rs. 42,297 were received from them in repayment leaving Rs. 54,478 outstanding at the end of the year. It received Rs. 22,951 (Rs. 18,079) by way of deposits leaving Rs. 48,126 under that head outstanding at the end of the year.

The British Administered Areas Central Co-operative Union has 26 (26) societies and 44 (43) individuals on its membership list. Of the individual members 10 (10) were life members.

The Union continued to employ a supervisor who audited the accounts of all the 26 affiliated societies and audit certificates were issued by the Registrar.

Subscription from individual members amounted to Rs. 99 (Rs. 123) while supervision fees collected from societies amounted to O.S. Rs. 184 (Rs. 79) and B.G. Rs. 391 (Rs. 218). Including the Local Government grant of Rs. 1,000 B.G. the total income of the Union was O.S. Rs. 1,937 (Rs. 1,059) as against a total expenditure of Rs. 1,908 (Rs. 1,219).

The Union is indebted to Capt. Napier, President and Mr. Suryanarayan Rao, Honorary Secretary for the satisfactory work done during the year.

CONCLUSION.

The policy pursued by central banks of controlled credit and of restricting it to crop-loans has had a sobering effect on the movement. Villagers have begun to realise that they should not expect their societies to finance each and every requirement irrespective of the fact whether it is intended for productive or non-productive purpose. As a result many an old society is gradually recovering from the difficulties into which it had fallen owing to the heavy debts of its members. The correct preparation of *hysiat* statements, the scrutiny exercised by the Registrar and his Assistants on the

borrowing and repaying capacities of individual members and the inculcation of thrift have tended to rectify the mistakes of the past and helped in giving a new orientation to the general working of village societies.

There is an increased demand for societies in rural areas in spite of the definite knowledge of the limitations under which they can come to the assistance of the ordinary cultivator. The legislation passed recently by Government for the control and relief of rural indebtedness has had a salutary effect on the monied transactions of the rural area, and demonstrated both to the borrower and the lender in the village community the essential soundness of the principles followed by co-operative banking. The future will therefore witness a comparatively rapid development of the movement both on the credit and non-credit sides, and it is hoped that the money-lending and propertied classes will take an intelligent interest in the working of village societies which are being registered with limited liability as rural banks. The success of rural banks will in turn tend to promote the development of co-operative marketing which at present is receiving the special attention of the Department.

In the end I beg to bring to the notice of Government the names of official and non-official co-operators whose help has been of material benefit to the movement.

<i>Name of Bank.</i>	<i>Official Supporters.</i>	<i>Non-official Supporters.</i>
Central Co-operative Union.	Mr. K. M. Ansari, H.C.S.	Dewan Bahadur Aravamudu Iyengar.
	Mr. Mohamed Mir Khan, H.C.S. ..	Mr. Abul Hasan Syed Ali.
Co-operative Insurance Society ..	Mr. Liakatullah, H.C.S. Mr. L. N. Gupta, H.C.S. Prof. Kishen Chand Mr. Dilsukh Ram.	
Aurangabad		
Central Bank	Mr. Ghulam Ahmed Khan, Subedar.	Mr. Rai Chotalal.
	Mr. Rai Barkath Rai, Taluqdar.	Mr. Gokul Das.
Jalna	,,	Mr. Bezonji.
Parbhani	,, .. Nawab Malik Yar Jung, Taluqdar.	Mr. Raghunathrao.
Beed	,, .. Mr. Abul Hasan Razvi, Taluqdar.	
	Mr. Fakhruddin Masud, H.C.S., 2nd Taluqdar.	
Mominabad	,, .. Mr. Syed Ahmed, Tahsildar.	
Nanded	,, .. Mr. A. A. Bilgrami, Taluqdar.	Mr. Dhondu Pandit.
Nizamabad	,, .. Mr. Qazi Zainulabeddin, H.C.S., Taluqdar.	Mr. Kashinath Rao, Vakil.
Gulbarga	,, .. Nawab Ghous Yar Jung, Subedar.	Mr. Akbar Alam.
	Mr. Mohiuddin Ahmed Razvi, H.C.S., Taluqdar.	Mr. Gopal Rao.
Yadgir	,,	Mr. Syed Husain.
Raichur	,, .. Mr. Zahir Ahmed, H.C.S., Taluqdar.	Mr. Syed Isa, Vakil.
Lingsugur	,, .. Mr. Habibuddin, H.C.S., 2nd Taluqdar.	Mr. Venkat Rao.
Koppal	,, .. Mr. Abdul Qader, Taluqdar.	Mr. Ameenuddin, Vakil.
Osmanabad	,, .. Mr. Amir Ali Khan, H.C.S., Taluqdar.	Mr. Digamber Rao, Vakil.
		Mr. Manik Rao, Vakil.

<i>Name of Bank.</i>	<i>Official Supporters.</i>	<i>Non-official Supporters.</i>
Nalgonda Central Bank.	Mr. Eknath Pershad, Taluqdar.	Mr. Shahabuddin, Vakil.
Bhongir , , ,	Mr. Mustafa Ali, Tahsildar, Jangaon.	Mr. Shahabuddin.
		Mr. Ghulam Ahmed Husain.
Suryapet , , ,	Mr. Fiaz Husain, Tahsildar.	Mr. Mahbub Ali.
Mahbubnagar , , ,	Mr. A. Sattar, H.C.S., Taluqdar.	Mr. Omar Ali.
	Mr. Bashiruddin, Tahsildar, Pargi.	
Medak , , ,	Mr. Shahabuddin, 2nd Taluqdar.	Mr. M. Pasha Qadri, Vakil.
Sangareddy , , ,	Mr. Yaver Ali, Taluqdar.	Mr. Sirajuddin Ahmed.
Bidar , , ,	Raja Dharam Karan Bahadur, H.C.S., Taluqdar.	Mr. Mubarak Husain, Vakil.
Udgir , , ,	Mr. Aghah S. M. Mehdi, 2nd Taluqdar.	Mr. Akbar Husain, Vakil.
		Mr. Wahiduddin.
Warangal , , ,	Mr. Narayan Rao, Subedar.	Mr. Moinuddin, Vakil.
	Mr. Mahbub Ali Khan, Taluqdar.	Mr. Fazle Husain, Vakil.
Khammam , , , , ,	.. .. .. .. ..	Mr. Imthiaz Khan.
Karimnagar , , ,	Mr. Ghulam Mohiuddin, H.C.S., Taluqdar.	.. .. ..
Nirmal , , ,	Mr. Jamil Husain, H.C.S., 2nd Taluqdar.	Pandit Ramchander Rao Saheb.

I have the honour to be,
Sir,

Your most obedient servant,
S. FAZALULLA,
Registrar.

Statements

STATEMENT

Operation of Co-operative Central Banks of H.E.H. the Nizam's

Name of Bank	NUMBER OF MEMBERS		NO. OF AFFILIATED SOCIETIES HOLDING SHARES IN C. BANKS				LOANS MADE	
	Individuals	Societies	Central Credit	Agricultural Credit	Non-agricultural Credit	Others	Individuals	
							Long term	Short term
1	2	3	4	5	6	7	8	
Dominion Bank, Hyderabad-Dn. Last Year's Figures ..	648	223	27	113	8	75	3,47,795	..
<i>Central Banks.</i>								
1. Sangareddy ..	42	171	..	128	43	..	..	..
2. Medak ..	60	129	..	123	6	..	275	..
3. Bidar ..	31	73	..	68	5	..	..	1,539
4. Udgir ..	23	56	..	56	..	..	..	..
5. Nizamabad ..	17	78	..	68	10	..	88	..
6. Banswada ..	13	36	..	35	1	..	..	9
7. Nanded ..	80	98	..	95	3	..	..	348
8. Nalgonda ..	79	82	..	73	9	..	..	3,684
9. Bhongir ..	11	86	..	78	5	3	240	180
10. Suryapet ..	24	67	..	65	2	..	..	20
11. Mahbubnagar ..	22	92	..	74	15	3	..	..
12. Nagarkurnool ..	58	55	..	52	3	..	..	12
13. Bashirabad ..	36	42	..	39	3	..	..	..
14. Vikarabad ..	40	8	..	7	1	..	..	..
15. Shahabad ..	98	..	..	..	..	..	..	..
16. Gulbarga ..	85	151	..	137	14	..	..	..
17. Yadgir ..	13	131	1	127	2	1	..	120
18. Tandur ..	38	29	..	29	417
19. Raichur ..	78	131	..	122	9
20. Lingsugur ..	40	57	..	51	6

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Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.

DURING THE YEAR TO		RECEIPTS FROM LOANS AND DEPOSITS REPAID DURING THE YEAR BY				LOANS DUE BY	
		Banks and Societies		Individuals		Banks and Societies	
Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term
9		10		11		12	
4,10,942	..	3,90,179	..	5,35,180	..	9,00,152	..
3,34,622	..	2,86,736	..	4,42,832	..	9,52,536	..
18,338	2,580	..	..	16,355	2,468	1,000	6
3,193	7,762	49	..	5,289	4,190	226	..
3,582	1,478	..	1,141	4,903	3,274	..	1,294
29,084	752	..	15	17,709	100	..	..
8,129	45,704	86	..	18,260	30,476	166	..
4,088	12,659	..	17	10,222	5,446	1,500	2
5,595	51,684	..	243	15,924	38,614	..	256
22,889	12,537	..	1,497	9,833	8,098	..	3,285
9,729	122	284	128	9,610	3,129	688	2
15,387	28	..	..	11,141	4,362	..	20
17,806	5,215	2,076	..	21,328	4,199	..	..
15,700	24,750	..	..	6,168	19,279	..	12
20,245	..	..	..	11,042	..	..	..
1,085	..	..	..	933	..	..	..
..
57,575	19,652	..	..	49,231	18,752	..	..
18,798	54	..	160	14,983	1,022	..	81
1,687	2,861	..	405	1,243	1,943	..	68
7,144	793	..	..	15,683	131	..	100
7,927	7,880	..	..	8,864	8,894	..	..

Operation of Co-operative Central Banks of H.E.H. the Nizam's

Name of Bank	LOANS DUE BY		LOANS AND DEPOSITS RECEIVED			
	Banks and Societies		Central Banks		Primary Societies	
	Long term	Short term	Long term	Short term	Long term	Short term
1	13		14		15	
Dominion Bank, Hyderabad-Deccan.	19,64,625	..	2,09,092	..	27,584	..
Last year's Figures	20,88,863	..	1,02,289	..	86,041	..
<i>Central Banks.</i>						
1. Sangareddy	4,29,700	4,014	..	..	..	4,940
2. Medak	2,57,144	20,377	..	..	..	4,970
3. Bidar	1,68,758	7,361	..	206	..	3,098
4. Udgir	58,861	702	..	60	1,000	1,486
5. Nizamabad	47,152	44,612	..	..	..	13,697
6. Banswada	7,181	15,719	..	..	..	4,690
7. Nanded	1,12,591	32,234	..	..	3,000	5,345
8. Nalgonda	2,22,886	26,401	..	..	..	10,281
9. Bhongir	1,67,940	10,219	..	..	..	10,176
10. Suryapet	1,73,993	3,622	..	..	..	14,203
11. Mahbubnagar	2,24,774	9,526	1,00,000	..	..	8,944
12. Nagarkurnool	18,064	21,790	..	66,000	..	736
13. Bashirabad	49,255	..	..	..	..	1,743
14. Vikarabad	1,265	..	..	..	..	50
15. Shahabad	..	..	..	..	..	..
16. Gulbarga	3,38,370	35,379	24,000	..	..	34,480
17. Yadgir	1,83,727	450	..	484	2,848	9,711
18. Tandur	24,219	10,409	6,207
19. Raichur	3,30,094	3,272	4,675
20. Lingsugur	34,968	2,318	4,000	594

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Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

DURING THE YEAR FROM		Sale of goods to members	Purchase of members' products	Cost of manage- ment	Share Capital paid up	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR					
Individuals and other sources						Societies					
Long term	Short term					Long term	Short term				
16		17	18	19	20	21					
20,71,718	..	2,408	..	23,208	5,07,405	91,324	..				
21,71,829	..	157	..	23,478	5,04,755	1,09,189	..				
329	..	685	..	3,415	50,950	..	14,241				
707	2,307	2,374	..	2,325	47,745	..	5,082				
64,974	8,569	..	..	1,960	34,649	..	1,664		
45,690	..	554	..	646	10,670	1,000	108				
19,846	140	150	..	1,861	29,100	..	4,619				
3,852	..	25	..	599	18,655	..	3,597				
24,555	..	373	..	2,149	34,283	3,000	2,039				
16,668	96,508	216	..	1,787	44,260	..	10,199				
14,776	38,205	187	..	2,329	30,633	1,217	8,217				
2,525	..	116	..	1,595	30,322	..	18,917				
1,40,358	6,344	16	..	2,555	32,710	..	5,924				
15	67,001	36	..	545	12,500	..	67				
..	221	..	..	266	4,495	..	3,425		
..	115	..	..	64	1,500	..	50		
..	..	..	..	..	40	..	..		
98,581	..	38	..	2,586	70,940	..	13,929				
10,823	577	276	..	2,257	31,180	5,442	10,768				
1,216	374	432	..	896	6,484	..	5,488				
315	..	..	..	934	65,100	..	8,026	
6,590	4	108	..	637	8,551	..	212				

STATEMENT

Operation of Co-operative Central Banks of H.E.H. the Nizam's

Name of Bank	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR					
	Provincial and C. Banks		Government		Individuals and other Sources	
	Long term	Short term	Long term	Short term	Long term	Short term
1	22		23		24	
Dominion Bank, Hyderabad-Deccan.	3,08,381	..	1,00,000	..	22,77,675	..
Last Year's Figures ..	1,49,110	..	..	..	26,39,759	..
<i>Central Banks.</i>						
1. Sangareddy ..	2,49,932	..	600	..	81,308	33,726
2. Medak ..	2,06,744	..	..	..	50,982	2,218
3. Bidar ..	17,291	206	16,854	..	1,12,293	241
4. Udgir ..	..	5	..	..	48,698	..
5. Nizamabad ..	..	..	..	..	59,750	6,729
6. Banswada ..	..	..	..	..	9,889	..
7. Nanded ..	23,000	90	2,800	..	43,672	1,219
8. Nalgonda ..	1,29,963	..	..	..	58,989	70,259
9. Bhongir ..	60,000	..	..	..	58,521	39,088
10. Suryapet ..	1,18,312	..	..	..	7,103	..
11. Mahbubnagar ..	..	..	..	..	2,04,221	3,880
12. Nagarkurnool ..	..	7,500	..	..	215	66,816
13. Bashirabad ..	..	..	..	..	32,000	569
14. Vikarabad ..	..	..	..	..	..	..
15. Shahabad ..	..	..	..	..	..	..
16. Gulbarga ..	58,800	..	5,750	..	2,81,670	..
17. Yadgir ..	70,000	1	950	..	78,697	128
18. Tandur ..	24,926	1,342	159
19. Raichur ..	1,59,897	..	90,000	..	3,475	..
20. Lingsugur ..	16,000	18,185	4

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Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

Other Funds	Reserve Funds	PROFIT AND LOSS FOR THE YEAR			Usual dividend paid on shares	MOST USUAL RATE OF INTEREST PAID		UnCalled and subscribed share Capital
		Working Capital	Book Profit	Loss (including overdue interest)		On borrowing	On lending	
25	26	27	28	29	30	31	32	33
7,41,974	2,78,515	42,05,274	91,044	..	6%	3½%	6%	17,595
6,39,055	2,68,219	43,10,037	1,09,209	..	7%	3½%	6%	20,245
85,558	35,348	5,51,663	..	7,981	..	6%	8%	1,49,050
34,243	12,496	3,59,510	..	3,845	..	..	..	52,255
23,986	13,648	2,20,832	3,429	..	5%	..	..	1,63,351
381	135	60,992	600	..	..	5%	..	1,89,330
24,770	18,899	1,43,367	2,691	..	5%	3½%	..	1,70,900
1,663	1,078	34,877	910	..	4%	..	..	31,345
32,716	18,261	1,61,080	3,256	..	..	6%	..	1,65,717
45,066	22,456	8,81,192	1,840	..	..	..	..	1,55,740
22,375	9,213	2,29,264	3,570	..	4%	..	..	1,69,367
18,438	8,790	2,01,882	..	376	3%	..	..	69,678
50,683	28,625	3,26,048	6,411	..	5%	..	..	1,67,290
1,688	850	89,636	399	..	4½%	..	..	1,87,500
11,381	5,648	57,518	2,187	..	..	4%	8%	45,505
708	247	2,500	45	..	..	..	..	1,98,500
..	..	40	..	..	..	..	..	1,99,960
74,866	63,642	5,69,097	2,104	..	3½%	6%	8%	1,29,060
17,058	6,370	2,20,542	1,129	..	5%	..	..	1,68,870
978	448	39,770	309	..	..	..	..	1,98,516
28,781	20,041	3,69,820	..	1,764	..	..	..	1,34,900
1,218	715	39,880	665	..	4%	..	..	91,449

STATEMENT

Operation of Co-operative Central Banks of H.E.H. the Nizam's

Name of Bank	NUMBER OF MEMBERS		NO. OF AFFILIATED SOCIETIES HOLDING SHARES IN C. BANKS				LOANS MADE	
	Individuals	Societies	Central Credit	Agricultural Credit	Non-agricultural Credit	Others	Individuals	
							Long term	Short term
1	2	3	4	5	6	7	8	
21. Sindhnoor	..	30	61	..	60	1	..	..
22. Koppal	..	64	43	..	42	1	..	..
23. Osmanabad	..	55	57	..	55	1	1	..
24. Aurangabad	..	79	119	..	110	9	..	1,300 165
25. Jalna	..	60	102	..	98	3	6	40 940
26. Mission Bank, Jalna.	..	20	..	20	..	..	..	..
27. Parbhani	..	25	121	..	119	1	1	3,050 97
28. Hingoli	..	5	94	..	88	6	..	.. 14
29. Beed	..	16	101	..	98	3	..	.. 258
30. Mominabad	..	22	42	..	41	1	..	.. ..
31. Warangal	..	76	136	1	98	35	2	600 115
32. Mahbubabad	..	25	46	..	46	..	..	.. 80
33. Khammam	..	31	74	..	71	3	..	.. ..
34. Karimnagar	..	29	83	..	64	17	2	.. 655
35. Jagtiyal	..	62	49	..	35	12	2	.. 189
36. Manthani	..	36	79	..	75	4	..	.. 775
37. Nirmal	..	15	54	..	51	3	..	.. 225
38. Chinnur	..	47	40	..	39	1	..	.. 585
39. Jagirdar Bank	..	53	..	..	..	..	3,500	..
Total Central Banks..	1,613	2,893	2	2,632	238	21	9,098	10,372
Total Last Year ..	1,667	2,753	2	2,499	225	27	15,566	9,855

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Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

DURING THE YEAR TO		RECEIPTS FROM LOANS AND DEPOSITS REPAYED DURING THE YEAR BY				LOANS DUE BY	
		Banks and Societies		Individuals		Banks and Societies	
Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term
9		10		11		12	
11	39,466	..	2	62	29,096	..	..
..	3,298	..	..	2,038	3,349	..	..
4,690	19,336	..	..	8,521	14,446	..	..
1,171	8,822	4,595	218	6,040	7,249	437	181
57,629	4,266	149	658	19,948	2,017	19	420
..	..	..	..	6,338	..	..	..
11,000	10,701	831	91	28,108	48,112	3,839	30
260	1,573	..	24	5,138	3,711	..	8
8,952	18,974	..	148	8,828	19,779	..	322
..	36,104	..	..	..	29,242	..	..
21,265	5,909	181	..	15,819	4,782	4,018	658
13,783	155	..	84	11,688	792	..	183
40,688	9,079	..	..	10,084	1,395	..	..
11,173	4,475	..	605	10,944	1,815	..	364
6,341	2,159	..	189	4,428	2,298	..	..
3,000	30,692	..	548	3,669	8,221	..	1,260
10,889	18,144	..	225	9,846	14,722	..	..
2,206	4,572	..	559	1,912	1,854	..	34
..	33,683	749	..	..	16,800	21,696	..
4,55,884	4,47,869	8,950	6,952	3,91,567	3,58,057	38,089	8,536
3,31,477	3,38,628	10,436	7,680	4,54,895	3,19,278	34,224	3,900

STATEMENT

Operation of Co-operative Central Banks of H.E.H. the Nizam's

Name of Bank	LOANS DUE BY		LOANS AND DEPOSITS RECEIVED			
	Banks and Societies		Central Banks		Primary Societies	
	Long term	Short term	Long term	Short term	Long term	Short term
1	13		14		15	
21. Sindhnoor ..	6,755	47,728	5,000	..	229	723
22. Koppal ..	222	9,698	..	..	..	256
23. Osmanabad ..	19,070	14,499	..	..	..	1,663
24. Aurangabad ..	3,01,430	39,527	..	..	..	8,534
25. Jalna ..	1,21,279	6,228	..	..	..	58,228
26. Mission Bank, Jalna ..	29,135	..	..	..	..	..
27. Parbhani ..	1,13,054	10,420	..	..	..	30,290
28. Hingoli ..	1,97,687	20,021	..	..	..	5,963
29. Beed ..	34,386	24,747	..	..	..	28,448
30. Mominabad ..	..	22,891	8,500	..	..	568
31. Warangal ..	89,675	10,894	..	..	..	30,701
32. Mahbubabad ..	26,246	3,342	..	..	..	16,026
33. Khammam ..	60,047	5,078	..	..	..	17,872
34. Karimnagar ..	96,330	5,894	..	..	..	2,576
35. Jagtiyal ..	29,363	8,198	..	..	..	4,288
36. Manthani ..	21,595	51,813	10,000	..	..	2,132
37. Nirmal ..	21,865	13,088	6,000	..	1,610	2,866
38. Chinnur ..	31,220	10,780	..	..	..	3,997
39. Jagirdar Bank ..	..	..	..	..	..	..
Total Central Banks ..	40,50,307	5,52,251	1,57,500	66,750	8,687	3,50,102
Total Last year ..	41,05,314	4,52,319	2,01,785	80,972	6,499	2,95,101

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Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

DURING THE YEAR FROM		Sale of goods to members	Purchase of members' products	Cost of management	Share Capital paid up	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR					
Individuals and other sources						Societies					
Long term	Short term					Long term	Short term				
16		17	18	19	20	21					
5,921	280	20	..	458	12,555	619	143				
..	620	141	..	326	6,240	..	632				
4,182	3,600	248	..	839	18,954	..	364				
90,584	432	512	..	3,245	1,24,900	..	16,104				
20,158	58	581	..	2,410	74,748	2,000	72,267				
..	..	22	..	..	..	1,900	..	
39,035	12,238	286	..	2,714	36,327	2,180	69,668				
1,307	631	103	..	1,903	30,500	..	14,589				
418	806	370	..	1,382	29,210	..	66,088				
43	40	371	..	104	6,128	..	122				
32,557	5,454	56	..	3,487	71,030	2,000	17,655				
10,097	686	57	..	624	12,191	..	17,406				
29,038	6,738	28	..	1,388	33,172	..	30,721				
12,091	30	435	..	1,453	24,610	..	2,166				
2,845	667	848	..	990	28,281	..	3,505				
5,369	12,000	511	..	867	18,475	..	1,072				
7,958	..	514	..	743	6,790	2,010	655				
4,813	6	273	..	1,149	28,200	..	314				
18,002	..	..	..	576	14,635	..	..		
7,30,678	2,64,646	10,442	..	54,059	11,36,618	21,368	4,24,935				
7,00,860	2,34,239	8,182	..	51,181	11,16,892	15,050	3,63,875				

STATEMENT

Operation of Co-operative Central Banks of H.E.H. the Nizam's

Name of Bank	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR					
	Provincial and Central Banks		Government		Individual and other Sources	
	Long term	Short term	Long term	Short term	Long term	Short term
1	22		23		24	
21. Sindhnoor ..	34,451	..	..	..	8,421	..
22. Keppal ..	..	..	..	..	2,308	698
23. Osmanabad ..	..	..	..	..	18,532	..
24. Aurangabad ..	..	..	17,533	..	2,02,876	608
25. Jalna ..	..	..	..	..	34,043	270
26. Mission Bank, Jalna	7,989	..	1,014	..	14,264	..
27. Parbhani ..	..	..	..	..	1,04,707	30,546
28. Hingoli ..	1,81,329	..	..	..	2,480	38
29. Beed ..	..	..	..	..	6,452	444
30. Mominabad ..	5,500	..	..	..	10,185	..
31. Warangal ..	..	..	..	..	42,560	6,100
32. Mahbubabad ..	..	..	..	..	10,565	95
33. Khammam ..	..	..	..	..	47,075	3,589
34. Karimnagar ..	11,428	..	..	..	48,359	30
35. Jagtiyal ..	..	..	..	..	2,101	682
36. Manthani ..	30,719	..	..	..	12,086	12,000
37. Nirmal ..	12,102	..	..	..	13,954	..
38. Chinnur ..	..	..	..	..	7,180	6
39. Jagirdar Bank ..	..	..	..	..	25,817	..
Total Central Banks ..	14,17,888	7,802	1,35,501	..	17,59,425	2,80,132
Total Last year ..	15,28,541	3,841	1,65,016	32	17,81,803	2,22,132

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Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(concl.)

Other Funds	Reserve Fund	PROFIT AND LOSS FOR THE YEAR			Usual dividend paid on shares	MOST USUAL RATE OF INTEREST PAID		Uncalled and subscribed share Capital
		Working Capital	Book Profit	Loss (including overdue interest)		On borrowing	On lending	
25	26	27	28	29	30	31	32	33
600	229	57,018	609	..	..	6%	8%	85,600
881	342	11,096	296	..	..	..	..	1,88,200
1,915	2,217	36,982	813	..	5%	..	..	1,85,000
56,700	60,278	4,78,994	1,458	..	3%	4%	..	75,100
34,669	31,365	2,69,361	3,257	..	..	3½%	..	1,24,700
6,149	..	31,316	..	..	..	..	..	..
46,378	17,638	3,07,444	2,573	..	3%	4%	8%	1,63,673
14,437	6,138	2,49,511	..	627	..	6%	..	1,69,500
14,111	9,874	1,26,129	2,252	..	4%	2%	..	1,70,790
1,817	635	24,387	640	..	..	6%	..	1,93,872
28,034	42,512	2,10,781	4,313	..	3½%	3½%	..	1,28,970
2,104	849	43,210	1,382	..	4%	5%	..	1,87,809
21,569	16,067	1,52,193	2,362	..	5%	3½%	..	1,66,828
26,142	13,464	1,26,199	5,171	..	3%	6%	..	1,75,390
8,226	7,585	50,380	2,718	..	2½%	5%	..	71,760
2,224	8,047	79,573	600	..	3%	6%	..	81,525
447	211	36,169	355	..	..	..	..	43,210
4,818	4,359	44,877	2,043	..	3½%	..	..	71,800
660	238	40,850	519	..	..	4%	9½%	24,85,365
7,49,323	5,03,458	64,35,985	62,860	14,598	..	..	..	..
7,26,040	4,77,465	63,95,687	63,644	15,221	..	..	..	..

STATEMENT
Operation of Agricultural Societies in H.E.H. the Nizam's

Districts	No. of Societies	Number of members	LOANS MADE DURING THE YEAR		
			Individuals		Banks and Societies
			Short term	Long term	
1	2	3	4	5	
1. Medak	288	7,587	28,715	1,020	1,524
2. Bidar	127	2,193	8,795	28,309	40
3. Nizamabad	105	2,223	51,637	12,368	8,861
4. Nanded	98	1,594	26,250	..	2,123
5. Atraf-i-Balda	14	330	807	275	1,166
6. Nalgonda	225	5,639	31,233	13,547	17,642
7. Mahbubnagar	184	2,580	18,382	25,771	1,105
8. Paigah	73	1,732	19,544	..	437
9. Gulbarga	290	6,129	24,408	30,706	14,221
10. Raichur	260	4,814	42,317	15,530	1,911
11. Osmanabad	57	722	16,880	..	822
12. Aurangabad	219	4,404	13,183	35,814	40,394
13. Parbhani	211	4,039	20,046	1,281	22,078
14. Bir	141	2,838	48,879	7,284	24,721
15. Warangal	212	4,781	20,719	36,503	27,050
16. Karimnagar	184	3,128	24,845	14,217	1,084
17. Asifabad	95	1,587	19,751	11,731	557
18. Balda	1	14	..	581	..
19. Baghat	9	227	3	..	..
Grand Total	2,693	56,561	4,11,344	2,34,887	1,65,286
Total last year	2,546	52,421	2,88,608	1,77,777	1,63,997

"B."

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.

RECEIPTS FROM LOANS AND DEPOSITS REPAYED DURING THE YEAR BY			LOANS DUE BY					
Individuals		Banks and Societies	Individuals		Of which overdue		Banks and Societies	
Short term	Long term		Short term	Long term	Short term	Long term		
6		7	8		9		10	
2,163	36,482	2,081	22,179	7,20,871	..	..	10,886
3,274	18,492	99	1,17,866	96,172	..	..	40
34,473	12,554	7,817	65,289	95,988	..	..	6,150
32,580	..	1,303	1,33,652	..	..	..	1,904
..	1,272	124	380	37,047	..	..	2,649
4,247	38,154	19,583	40,118	6,14,465	..	..	25,971
15,417	20,387	1,395	25,266	2,57,694	..	..	1,825
6,281	8,244	..	9,260	2,08,170	..	..	3,014
14,536	36,870	10,673	1,08,060	5,73,475	..	..	25,825
33,187	23,806	2,050	68,415	3,66,229	..	..	2,804
12,438	1,505	210	18,581	18,566	..	..	112
26,015	32,292	24,609	1,99,106	4,82,929	..	..	74,714
21,435	22,489	13,474	1,44,498	3,54,769	..	..	76,426
44,013	6,725	13,195	1,15,285	65,270	..	..	64,958
24,183	31,548	30,872	49,938	4,00,652	..	..	53,124
12,398	12,510	983	79,229	1,19,739	..	..	1,033
17,835	6,018	426	9,614	62,381	..	..	978
..	263	..	..	633	..	..	..
171	414	500	600	14,360	..	..	..
3,04,646	8,09,975	1,28,894	12,07,336	44,89,410	..	..	3,51,808
2,19,926	4,04,757	93,128	7,99,642	48,69,087	..	..	3,14,966

STATEMENT

Operation of Agricultural Societies in H.E.H. the Nizam's

LOANS AND DEPOSITS RECEIVED DURING THE

Districts	Individuals		Central Banks		Primary Societies
	Members	Non-members	Short term	Long term	
1	11	12	13		
1. Medak	361	110	22,530	3,193	727
2. Bidar	25	40	..	32,976	..
3. Nizamabad	100	..	50,861	9,667	..
4. Nanded	2	..	25,244	..	..
5. Atraf-i-Balda	201	..	..	..	..
6. Nalgonda	7	..	10,656	14,421	39
7. Mahbubnagar	14,742	6	19,010	24,730	..
8. Paigah	215	..	21,665	..	..
9. Gulbarga	142	15	23,917	22,008	..
10. Raichur	2,243	42	42,297	14,175	25
11. Osmanabad	..	..	12,211	4,690	..
12. Aurangabad	6,886	..	13,084	9,784	80
13. Parbhani	710	..	10,198	..	1
14. Bir	262	870	29,642	2,761	..
15. Warangal	677	..	16,380	23,574	290
16. Karimnagar	605	3	27,393	15,218	..
17. Asifabad	11	..	21,215	11,738	..
18. Balda	383	..	..	..	..
19. Baghat	..	..	..	..	..
Grand Total	27,572	1,086	3,46,303	1,88,930	1,162
Total Last Year	24,728	1,310	1,98,714	1,90,848	2,506

"B."

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

YEAR FORM		Sale of goods to members	Purchase of mem- bers' products	Cost of manage- ment	Paid up share capital	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM					
Government						Members	Non- members				
Short term	Long term										
14	15	16	17	18	19	20					
..	2,079	1,66,789	17,668	4,289				
..	616	39,644	2,139	1,261				
..	..	6	..	248	69,020	1,068	16				
..	104	34,040	166	..				
..	159	9,888	895	..				
..	1,725	1,97,784	10,025	282				
..	..	85	..	456	81,846	19,571	6				
..	297	10,680	4,857	..				
..	1,171	1,82,126	14,835	7,473				
..	1,003	98,900	7,847	244				
..	255	5,615	..	..		
..	2,207	2,44,014	65,749	1				
..	1,184	1,77,831	30,111	227				
..	..	900	..	882	1,05,479	3,888	660				
..	..	8	..	554	1,59,218	13,518	846				
..	1,828	49,949	1,287	8				
..	579	15,585	19	25				
..	..	28	..	..	475	367	..		
..	52	4,390	795	..				
..	..	1,022	..	14,799	16,52,168	1,98,795	15,833				
..	1	387	1,255	11,246	16,28,245	1,96,044	15,126				

STATEMENT
Operation of Agricultural Societies in H.E.H. the Nizam's

Districts	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				Other Fund	
	Societies	Provincial or Central Banks		Govern- ment		
		Short term	Long term			
1	21	22		23	24	
1. Medak	..	6,091	15,445	6,07,459	.. 1,11,055	
2. Bidar	2,08,307	12,403 27,040	
3. Nizamabad	59,414	47,027	.. 26,530	
4. Nanded	..	6	1,36,085	..	3,371 32,928	
5. Atraf-i-Balda	22,860	.. 10,836	
6. Nalgonda	..	89	31,868	4,76,934	.. 1,15,658	
7. Mahbubnagar	31,013	1,75,970	.. 36,625	
8. Paigah	..	1,057	11,458	1,47,180	.. 57,288	
9. Gulbarga	21,834	5,19,051	2,400 1,46,011	
10. Raichur	..	342	57,558	2,84,415	11,815 57,089	
11. Osmanabad	14,471	19,070	.. 4,528	
12. Aurangabad	..	95	54,781	4,00,594	412 94,522	
13. Parbhani	..	1	28,155	3,00,122	.. 1,18,176	
14. Bir	47,086	36,213	.. 44,045	
15. Warangal	..	2,739	17,438	2,33,781	100 1,45,969	
16. Karimnagar	75,090	1,12,113	.. 12,763	
17. Asifabad	22,446	49,788	.. 6,586	
18. Balda	
19. Baghat	11,123	.. 3,897	
Grand Total	..	10,420	6,24,142	36,52,007	80,501 10,51,536	
Total Last Year	..	12,535	4,22,850	38,43,018	81,826 9,71,391	

"B."

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(concl.)

Reserve Fund	PROFIT & LOSS FOR THE YEAR					Usual dividend paid on shares	MOST USUAL RATE OF INTEREST	
	Working Capital	Book Profit	Loss (excluding overdue interest from profits—Profit & Loss Statement)	Loss including (overdue interest in profits—Balance Sheet)			On borrowing	On lending
25	26					27	28	29
1,82,175	10,60,971	17,068	..	7,035	6½%	8%	9¾%	
6,081	2,96,875	2,801	..	1,580	..	..	..
8,285	2,11,355	4,714	..	295	..	..	..
..	2,06,596	1,935	..	623	6½%	..	..
6,608	50,582	858	..	385	..	..	..
1,42,917	9,75,552	28,167	..	5,375	..	..	..
29,270	3,73,801	8,791	..	2,409	..	..	..
72,436	3,04,951	2,909	..	7,538	..	..	..
1,13,206	10,06,496	14,990	..	6,374	..	..	..
56,107	5,73,817	7,568	..	2,890	..	..	..
..	43,684	449	..	151	..	..	..
1,93,597	10,53,765	20,275	..	3,887	..	..	..
1,33,916	7,88,539	16,702	..	5,166	..	..	..
75,279	8,12,650	9,297	..	542	..	..	..
1,31,826	7,05,480	27,871	..	21,926	..	..	..
11,914	2,63,119	3,481	..	991	..	..	..
..	94,399	718	..	818	..	..	..
..	842	33	..	..	..	..	..
1,216	21,421	42	..	..	6½%	8%	9¾%	
11,14,883	83,44,735	1,68,669	..	67,385	..	..	..
10,72,305	81,98,340	1,75,909	..	72,996	..	..	..

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 15th July 1938.

STATEMENT "C."

C

District	Number of Societies	LOANS MADE DURING THE YEAR		RECEIPTS FROM LOANS AND DEPOSITS RECEIVED DURING THE YEAR BY		LOANS DUE BY		
		Individuals		Banks and Societies		Individuals		
		Short term	Long term	Short term	Long term	Short term	Long term	
1	2	3	4	5	6	7	8	9
<i>Class I. Credit.</i>								10
1. Hyderabad Pro- per	149	12,186	..	18,54,305	1,30,576	..	24,40,461	..
<i>Districts.</i>								
2. Aurangabad	6	516	10,125	19,801	2,563	9,741	15,4696	500
3. Warangal	13	692	..	56,328	6,703	..	51,6449	5,552
4. Medak	8	354	6,260	44,234	..	24,591	23,789	..
5. Atrafi-Balda	1	19	2,786	..	..	2,354	..	..
6. Parbhani	3	57	4,690	..	..	3,618	..	..
7. Beed	5	248	4,681	..	..	8,551	..	..
8. Gulbarga	10	361	5,704	22,887	580	4,277	17,905	..
9. Raichur	4	189	4,275	..	..	3,075	..	..
10. Nalgonda	7	191	8,054	2,995	..	1,594	10,111	..
11. Karimnagar	11	385	757	19,425	83	503	15,487	227
12. Mahbubnagar	9	472	..	20,605	..	..	16,092	250

13. Nizamabad	..	6	230	..	21,991	..	..	18,420	..	..	27,933	..	..	..
14. Nanded	..	7	172	9,799	..	..	8,082	..	160	12,551	..	..	..	241
15. Paigah	..	4	225	..	5,892	..	..	4,804	..	..	8,970	..	..	..
16. Bidar	..	6	387	14,214	..	..	10,688	..	..	20,755	..	..	..	..
17. Asifabad	..	4	136	1,628	..	..	222	1,711	107	24	2,450	1,621	..	238
18. Osmanabad	..	8	260	21,811	..	..	20,551	..	..	17,709	..	..	..	..
Total Districts	..	112	4,844	95,684	2,13,658	10,151	90,426	1,74,060	6,713	1,19,421	3,34,687	..	..	5,369
Total I. ..	261	17,930	95,684	20,67,963	1,40,727	90,426	19,39,569	1,45,519	1,19,421	27,75,148	..	..	1,83,179	
<i>Class I.-A. Urban Banks.</i>														
1. Nalgonda	..	1	144	7,175	..	..	353	9,936	..	3,248	6,821	..	..	..
2. Bhongir	..	4	518	..	10,060	..	5,457	3,685	..	11,685	29,121	..	..	..
3. Suryapet	..	2	274	..	14,156	..	..	10,656	..	..	18,507	..	..	..
4. Nizamabad	..	1	151	..	4,088	..	..	1,506	..	..	4,610	..	..	..
5. Banswara	..	1	45	520	..	..	238	..	..	985	755	..	..	..
6. Raichur	..	6	841	16,808	..	..	12,787	..	..	48,011	..	..	..	536
7. Lingsugur	..	5	500	6,710	..	..	6,297	..	..	19,605	..	..	..	..
8. Koppal	..	3	496	10,759	..	..	14,863	..	..	38,020	..	..	..	..
9. Sindhuor (Gangavati).	..	1	140	..	..	..	12,888	..	..	13,238	..	..	..	82
10. Gulbarga	..	7	1,133	20,313	34,210	33,800	18,059	20,550	43,891	24,683	89,230	..	..	20,463
11. Yadgir	..	4	928	..	33,307	3,500	..	27,616	3,500	..	98,611	..	..	36
12. Tandur	..	7	267	7,397	..	..	1,824	..	..	7,041	..	..	..	..

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad - Deccan) for the year ending 6th July 1968.—(contd.)

STATEMENT "C."

District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM										LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				
	Individuals		Central Banks		Government		Sale of goods to members		Purchase of members' products		Cost of management		Paid up share capital		
	Members	Non-members	Short term	Long term	Primary Societies	Short term	Long term	Short term	Long term	Short term	Long term	Members	Non-members	Members	Non-members
1	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
<i>Class I. Credit.</i>															
1. Hyderabad	1,30,339	69,225	..	1,30,341	15,554	..	..	65,457	..	23,614	17,06,793	2,84,997	1,66,832		
Proper Districts.															
2. Aurangabad	..	6,821	..	..	..	..	..	6	..	453	35,190	10,319	..		
3. Warangal	..	1,648	508	..	724	165	..	978	..	496	66,688	50	3,628		
4. Medak	..	979	3,500	800	..	..	..	1,586	..	416	52,307	3,031	..		
5. Attaf-i-Balda	..	..	..	..	..	..	..	..	..	..	648	..	..
6. Parbhani	..	405	.100	..	..	..	..	..	..	..	42	2,980	258	500	
7. Beed	..	17	2,228	..	..	..	..	..	..	..	152	7,905	39	2,327	
8. Gulbarga	..	4,830	..	..	1,450	..	..	..	776	..	98	19,597	4,448	1,696	
9. Raichur	..	..	..	..	..	..	..	..	2	..	39	5,905	56	..	
10. Nalgonda	..	202	..	1,947	1,500	10	..	..	..	..	201	11,231	627	..	
11. Karimnagar	..	334	..	1,280	1,599	..	..	..	..	..	237	15,429	197	..	
12. Mahbubnagar	..	699	..	..	9,861	..	..	..	..	..	634	22,977	1,986	..	

12.	Nizamabad	37	218	..	3,007	..	..	5	..	379	20,986	118	730
14.	Nanded	..	..	..	1,000	..	..	..	..	54	10,839	..	..
15.	Raigah	..	488	..	..	..	..	..	..	50	5,698	500	238
16.	Bidar	..	57	1,878	..	..	..	46	..	258	14,757	252	830
17.	Asifabad	..	..	..	..	..	..	49	..	5	3,885	1	..
18.	Ornannabad	..	..	..	..	..	..	..	..	148	15,675	140	..
	Total Districts	..	16,029	8,287	8,055	19,941	175	..	..	3,362	3 11,597	22,022	9,949
	Total I.	..	1,46,363	72,512	8,055	179,282	15,729	..	..	27,276	20,18,390	8,07,019	1,78,781
<i>Class I.-A. Urban Banks.</i>														
1.	Nalgonda	..	..	..	..	..	..	..	..	466	3,317	18	250
2.	Bhongir	..	6	2,280	..	..	..	..	..	783	12,160	4, 1,676	5,223
3.	Suryapet	..	..	..	..	8,150	..	..	..	454	6,812	..	2,000
4.	Nizamabad	..	150	200	..	2,582	..	..	..	136	1,233	..	200
5.	Banswada	..	..	..	..	..	..	..	..	25	1,803	..	..
6.	Raichur	..	2,826	905	..	..	..	5	..	749	25,650	6,720	1,739
7.	Lingsugur	..	..	1,701	..	..	..	..	..	400	14,924	1,169	2,838
8.	Koppal	..	8,952	1,139	..	..	..	..	..	597	19,339	5,105	3,672
9.	Sindhnoor (Gangavati).	..	149	263	..	..	..	..	..	502	6,810	631	59
10.	Gulbarga	..	12,521	42,033	..	..	..	..	..	1,057	68,611	9,047	53,124
11.	Yadgir	..	7,051	11,526	..	..	..	..	..	1,387	36,323	7,688	41,681
12.	Tandur	..	702	1,500	..	..	..	..	..	179	4,262	702	2,400

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.II, the Nizam's Dominions (Hyderabad-Deccan) for the year ending 31st July 1938.—(contd.)

District	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				PROFIT AND LOSS FOR THE YEAR			Usual dividend paid on shares	On borrowing	On lending	Most usual rate of interest				
	Societies		Government		Other Funds	Reserve Fund	Working Capital								
	Short term	Long term	Short term	Long term											
1	21	22	23	24	25	26 (a)	26 (b)	26 (c)	27	28	29				
<i>Class: I—Crail</i>															
1. Hyderabad Proper	19,647	..	1,90,576	..	94,251	3,30,863	28,13,939	+	1,18,966	..	10%				
<i>Districts.</i>															
2. Aurangabad	..	..	..	..	3,359	6,309	55,177	+	3,208	..	6½%	
3. Warangal	..	80	..	4,577	..	7,994	14,947	97,964	+	5,450	..	..	
4. Medak	..	320	2,531	2,630	..	5,308	11,566	77,698	+	3,512	..	..	
5. Atraf-i-Balda	..	..	..	..	..	1	2	651	+	53	..	..	
6. Parbhani	..	..	..	..	..	203	439	4,480	+	328	..	..	
7. Baed	..	..	..	488	..	2,192	1,570	13,916	+	223	—	86
8. Gulbarga	..	..	..	1,365	..	1,024	1,711	29,841	+	1,256	..	..	
9. Raichur	..	..	..	893	..	4,347	2,107	13,808	+	768	..	..	
10. Nalgonda	..	10	5,640	4,074	..	8,043	4,040	33,665	+	785	—	983			
11. Karimnagar	..	..	2,429	5,448	..	2,840	2,803	29,141	+	1,568	—	3	
12. Mahabubnagar	..	..	..	15,814	..	8,715	5,152	54,144	+	1,762	..	..	

13. Nizamabad	..	2,439	..	1,145	4,659	30,077	+	1,893	..	..	..
14. Nanded	..	1,000	..	1,168	1,285	14,292	+	955	..	..	..
15. Paigah	..	..	..	2,800	938	9,688	+	625	..	..	..
16. Bidar	..	3,468	..	1,550	943	21,800	+	838	..	..	..
17. Asifabad	..	..	911	..	1,812	532	6,141	+	285	..	..
18. Osmanabad	..	..	..	..	1,681	1,218	18,714	+	1,547	..	..
Total Districts	..	410	14,068	39,129	..	53,291	60,221	5,10,687	+	25,061	..
Total I.	..	20,057	14,068	2,38,705	..	1,47,532	4,00,084	38,24,646	+	1,44,027	..
										1,086	..
									
									
<i>Class—I. A. Urban Banks.</i>											
1. Nalgonda	..	..	16,070	..	841	1,268	21,704	..	..	1,052	6 1/4 %
2. Bhongir	..	..	27,321	..	6,704	3,247	56,331	+	1,289	..	..
3. Suryapet	..	..	10,976	..	256	17	20,061	+	145	..	..
4. Nizamabad	..	..	8,370	..	35	38	4,876	+	23	..	..
5. Banswara	..	..	10	..	287	81	2,131	+	78	..	..
6. Raichur	..	..	12,882	..	4,831	2,438	54,260	+	3,240	..	..
7. Lingsugur	..	..	..	..	1,816	670	21,447	+	1,706	..	..
8. Koppal	..	5,051	..	..	2,881	1,721	37,769	+	3,466	..	..
9. Sindhnoor (Gangavati)	..	..	..	..	..	2,874	2,269	12,143	+	1,377	..
10. Gulbarga	..	..	..	..	..	8,096	3,498	1,42,371	+	9,848	..
11. Yadgir	..	307	..	..	..	13,546	2,802	1,02,342	+	7,152	..
12. Tundur	..	380	..	..	..	152	56	7,052	+	218	..

Class—I.A. Urban Dwelling

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

District	Number of Societies	Number of members	LOANS MADE DURING THE YEAR			RECEIPTS FROM LOANS AND DEPOSITS REPAYED DURING THE YEAR BY			LOANS DUE BY		
			Individuals		Banks and Societies	Individuals		Banks and Societies	Of which overdues		Banks and Societies
			Short term	Long term		Short term	Long term		Short term	Long term	
1	2	3	4	5	6	7	8	9	10	11	12
13. Osmanabad	7	2,164	..	72,124	140	..	41,825	1,249	..	1,16,863	..
14. Beed	2	573	25,905	..	..	19,976	..	..	28,122	..	..
15. Monimabad	2	53	575	..	..	142	..	..	1,582	..	..
16. Mahabubnagar	6	162	..	2,962	..	..	1,864	..	..	6,046	..
17. Nagerkurnool	5	257	..	8,677	..	5,051	138	..	..	8,539	..
18. Warangal	2	377	7,075	20,639	..	4,969	10,489	..	11,818	45,494	..
19. Khammam	3	262	90	9,242	8	40	2,500	1,514	50	14,487	..
20. Mahbubabad	2	185	4,825	..	..	4,226	..	..	8,015	..	..
21. Karimnagar	8	192	10,748	..	..	..	10,063	..	..	7,267	..
22. Jagtiyal	8	160	..	5,081	..	..	2,676	..	..	6,227	..
23. Bidar	1	280	12,888	..	..	10,607	..	..	18,805	..	..
24. Udgir	3	359	639	10,556	1,000	1,119	8,075	..	..	18,669	..
											1,000

25. Beldia Bank ..	1	685	..	12,960	..	32,562	..	37,575	..	67,313	..	..
26. Parbhani ..	8	384	11,746	4,730	707	9,581	2,530	562	8,661	4,196	..	145
27. Hingoli ..	1	175	3,082	..	..	3,536	..	..	4,919	..	..	..
28. Nirmal ..	2	185	2,385	..	984	..	..	3,299	..	..	..	..
29. Aurangabad ..	3	466	28,974	20,061	8,500	15,690	5,461	5,000	41,165	16,201	..	..
30. Jhaha ..	3	389	7,815	12,229	..	5,915	3,099	..	6,935	22,162	..	..
31. Medak ..	2	189	693	2,197	..	1,180	300	..	2,446	1,897	..	..
32. Sangareddy ..	1	20	..	..	..	..	..	..	..	..	..	..
33. Manthani ..	4	212	8,858	..	..	1,074	..	..	7,784	..	..	..
34. Paigah ..	1	95	..	5,415	..	..	2,325	..	..	3,663	..	..
35. Chhinoor ..	2	107	..	6,076	8,219	..	1,295	3,812	..	5,733	..	..
36. Nanded ..	4	281	8,805	..	..	2,821	..	..	7,142	..	..	..
37. Christian Bank ..	1	29	..	..	..	..	..	..	..	..	..	..
Total Urban Banks ..	109	18,497	2,04,285	2,88,770	45,869	1,50,067	1,98,651	59,028	3,57,494	5,92,412	..	23,266
<i>Class I.-B.—Unlimited</i>												
1. Karimnagar Con-tractors.	1	15	..	..	..	..	..	..	..	8,152	..	..
2. Mahbubnagar Traders.	1	19	..	..	..	..	1,238	..	..	9,934	..	..
Total Class I.-B. ..	2	34	..	..	..	..	1,238	..	..	18,086	..	..
Total Class I. ..	372	30,561	2,99,969	23,56,783	1,86,596	2,49,493	21,39,473	2,04,547	4,95,001	33,07,500	..	2,06,445
Total Last year ..	343	26,104	4,22,519	22,59,245	1,78,128	3,51,373	19,76,875	1,50,727	6,33,683	29,90,227	..	2,27,237

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad - Deccan) for the Year ending 31st July 1938.—(contd.)

STATEMENT " C. "

District	LOANS AND DEPOSITS RECEIVED DURING THIS YEAR FROM						LOANS AND DEPOSITS HELD AT					
	Individuals		Central Banks		Government		Purchase of members' products		Sale of goods to members		Cost of management	
	Members	Non-members	Short term	Long term	Primary Societies	Short term	Long term	members' products	goods to members	members' products	share capital	Paid up share capital
1	11	12	13	14	15	16	17	18	19	20		
13. Osmanabad ..	28,512	2,185	..	..						
14. Beed ..	5,000	4,240	6,162	..								
15. Moninabad ..	..	..	..	..				
16. Mahbubnagar ..	..	..	..	3,496								
17. Nagarkurnool ..	..	1,500	..	5,401	60	..	..	..	..	246	2,908	100
18. Warangal ..	18,450	15,036	..	..				7	..	620	8,446	32,250
19. Khammam ..	..	14,559	..	..				44	..	266	4,638	..
20. Mahbulabad ..	..	6,500	330	..				40	..	248	1,608	..
21. Karimnagar ..	502	800	500	..				..	..	241	2,548	1,103
22. Jagtiyal ..	1,000	..	1,890	..				..	..	236	2,170	2,100
23. Bidar ..	400	4,952	..	..				17	..	536	4,633	400
24. Udgir ..	..	560	10,574	..				..	..	816	4,891	14,874
												5,861
												4,440
												..
												..
												15,952
												6,500
												2,115
												1,000
												14,752
												14,874

26. Baldia Bank	..	9,080	..	..	..	..	..	..	..	1,730	..	26,280	..	51,308
26. Parchhani	..	900	5,488	..	..	..	..	..	48	..	445	5,336	900	5,027
27. Bingoli	..	50	548	800	..	..	..	..	..	277	3,466	..	..	542
28. Nirmal	..	..	..	1,400	..	..	..	..	..	141	1,426	..	..	..
29. Aurangabad	..	16,959	10,916	..	..	..	..	115	..	1,178	10,398	15,601	31,253	..
30. Jaina	..	..	..	..	6,000	..	..	..	..	105	6,256	..	..	5,437
31. Medak	..	..	..	..	..	..	..	..	..	159	972	..	..	3,446
32. Sangareddy	..	..	..	..	..	..	..	..	..	36	20	..	..	..
33. Manthani	..	6,000	..	..	3,015	..	..	..	..	20	2,107	..	..	3,000
34. Paigah	..	..	..	..	..	..	..	..	..	19	3,441	..	..	..
35. Chinnoor	..	..	8,200	401	100	..	..	..	..	143	1,058	..	..	4,200
36. Nanded	..	1,122	..	..	4,000	..	..	..	..	188	2,736	985	..	..
37. Christian Bank	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Total Urban Banks	1,00,812	1,57,045	10,083	84,144	440	..	..	1,008	..	16,261	3,57,609	1,59,354	3,00,791	..
<i>Class I.-B.-Unlimited</i>														
1. Karimnagar Con- tractors.	..	..	..	..	..	..	..	..	..	..	..	5,646	..	..
2. Mahbubnagar Traders.	..	..	..	..	..	..	..	..	..	28	2,325	..	..	..
Total Class I.-B..	..	..	..	..	..	..	..	..	..	28	7,971	..	..	..
Total Class I.	..	2,47,180	2,29,557	18,138	2,18,426	16,169	..	69,908	..	43,565	28,88,970	4,06,373	4,79,574	..
Total Last year	..	2,96,303	4,19,843	24,649	1,42,466	16,139	..	18,808	18,077	32,805	22,90,682	4,33,258	4,08,935	..

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 31st July 1938.—(contd.)

25. Baidia Bank	..	..	62,270	..	2,670	..	490	731	13,284	+	397	..	..	..	..
26. Parbhani	..	..	800	..	..	..	53	97	5,137	+	95	..	..	..	..
27. Hingoli	..	..	979	..	..	..	14	5	3,740	+	13	—	35	..	..
28. Nirmal	..	..	2,295	..	..	..	742	265	38,616	+	1,856	..	..	..	..
29. Aurangabad	..	..	..	357	..	..	242	87	30,022	+	1,263	..	..	..	..
30. Jalna	..	..	18,000	..	..	..	20	7	4,445	+	76	..	..	..	..
31. Medak	..	..	..	..	..	..	10	..	39	+	..	—	36	..	..
32. Sangareddy	..	..	..	..	..	..	..	..	8,107	+	200	..	..	..	..
33. Manthani	..	..	3,000	..	..	..	24	8	3,478	+	277	..	..	..	..
34. Paigah	..	..	..	..	..	..	..	..	5,759	+	90	—	19	..	..
35. Chinnoor	..	..	401	100	..	..	..	..	7,726	+	141	..	..	..	..
36. Nanded	..	..	..	4,000	..	..	5	..	..	..	..	..	..	..	..
37. Christian Bank	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Toalt Urban Banks	747	10,047	1,72,405	..	51,555	28,139	10,75,649	+	42,709	—	1,792	..	..	..	..
<i>Class I. B.—Unlimited</i>															
1. Karimnagar Con- tractors.	..	..	..	..	2,028	1,876	10,145	+	592	..	..	..	..	..	..
2. Mahabubnagar traders.	..	..	11,044	..	2,563	..	16,832	+	..	—	870	..	..	..	..
Total Class I. B.	..	..	11,944	..	5,186	1,876	26,977	+	592	—	870	..	..	..	..
Total Class I.	..	20,804	24,115	4,28,054	..	204,288	4,25,009	44,27,272	+	1,87,328	—	8,748	..	..	..
Total Last Year	..	6,198	16,176	4,84,621	..	1,85,822	8,84,195	42,18,824	+	1,73,926	—	1,526	..	..	..

Operation of Non-agricultural Societies in H.E.II, the Nizam's Dominions (Hyderabad-Division) for the year ending 6th July 1928.—(cont'd.)

District	Number of Societies	LOANS MADE DURING THE YEAR		RECEIPTS FROM LOANS AND DEPOSITS REPAYED DURING THE YEAR BY		LOANS DUE BY			
		Individuals	Banks and Societies	Individuals	Banks and Societies	Of which overdue	Short term	Long term	Short term
1	2	3	4	5	6	7	8	9	10
<i>Class II.—Purchase and Sale Ltd. Stores.</i>									
1. Sangareddy Stone.	1	10	..	..	..	..	..	..	..
2. Balda	2	246	..	38,365	..	39,305	..	..	..
3. Lingsugur	2	163	..	..	..	..	..	..	1,867
4. Guntangra	1	164	..	..	..	..	..	..	..
5. Sindhmoor	1	39	..	..	..	..	..	..	44
Total Class II	7	622	..	38,365	..	39,305	..	..	..
<i>Class II.—Weavers United.</i>									
1. Mahbubnagar	6	173	..	270	..	441	5	16,907	..
2. Nalgonda	6	200	896	590	..	1,030	..	19,002	..
3. Paigah	4	80	..	73	..	643	..	8,062	..
4. Nizamabad	1	13	..	..	..	..	..	965	..
5. Medak	8	126	..	..	114	112	..	5,646	8,785
									1,911

6. Raichur	..	1	22	64	1,848	
7. Gulbarga	..	6	172	140	..	276	17,802	390	
8. Parbhani	..	1	87	288	12,384	58	
9. Warangal	..	20	353	4	465	..	1,344	362	..	16,936	480
10. Karimnagar	..	7	142	304	..	120	332	86	82	906	3,622	391	
Total Weavers ..	60	1,368	1,200	4	1,728	446	4,284	449	7,437	1,07,008	..	..	4,905
Total Class II. ..	67	1,990	1,200	4	40,093	446	4,284	39,754	7,437	1,07,008	..	..	6,816
Total Last year ..	75	2,131	400	209	1,01,721	1,548	5,552	1,04,086	12,818	1,06,947	..	..	7,933
<i>Class IV.—Purchase and Sale, Unimited.</i>															
1. Paper Manufacturers C.S.	4	68	..	..	26	..	13	..	502	2,661	..	..	239
2. Carpenters ..	5	76	150	..	18	48	..	150	315	5,733	..	..	1,037
3. Gold and Brass Smiths.	10	163	780	..	217	170	154	193	1,904	12,916	..	..	609
4. Dyers (Medak) ..	1	10	..	..	..	..	..	..	823	..	..	..	124
5. Shoe Makers, C.S.	6	78	..	60	51	66	263	60	80	5,005	..	..	114
6. Bidar Industry ..	1	10	..	..	..	..	..	..	..	1,319	..	..	..
7. Tanners C.S. ..	1	14	..	..	..	..	..	..	..	862	..	..	..
8. Basket Makers ..	1	11	20	35	42	250	102	
9. Curfers C.S. ..	1	12	1	53	..	903	107	
10. Irridrial Soap Mfg. C.S.	1	
11. Potters, C.S. ..	1	13	..	175	31	408	
Total Class IV. ..	32	455	930	235	400	284	482	403	3,766	30,552	..	..	2,332
Total Last year ..	32	461	1,785	500	755	22	1,436	2,103	3,349	30,370	..	..	2,335

STATEMENT " C."

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deran) for the year ending 6th July 1938.—(contd.)

District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM						LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				
	Individuals		Central Banks		Government		Sale of goods to members, products		Purchase of members' products		
	Members	Non-members	Short term	Long term	Primary Societies	Short term	Long term			Members	Non-members
1	11	12	13	14	15	16	17	18	19	20	
<i>Class III.—Purchase and Sale, Limited Stores.</i>											
1. Sangareddy ..	..	..	..	..	..	..	..	..	..	679	1,321
2. Balda ..	14,545	2,394	..	..	..	..	76,112	..	3,150	20,923	15,863
3. Lingsugur ..	179	125	..	..	100	..	8,535	..	559	2,404	10
4. Gulbarga ..	..	..	..	..	..	..	11,735	..	720	5,924	..
5. Sindhnoor ..	..	42	400	..	..	..	840	..	23	648	..
Total Class III. ..	14,724	2,461	400	..	100	..	97,922	..	4,452	30,663	17,094
<i>Class III.—Weavers, Unlimited.</i>											
1. Mahbubnagar ..	..	..	..	..	..	..	13	..	41	3,716	212
2. Nalgonda ..	14	..	..	885	..	..	..	..	104	6,044	36
3. Paigah ..	..	..	..	..	..	..	..	..	..	768	..
4. Nizamabad ..	..	..	..	..	..	..	..	..	1	471	..
5. Medak ..	..	4	..	..	..	..	..	4	..	28	2,558

6. Raichur
5. 7. Gulbarga ..	140
C 8. Parbhani ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	37	4,884	22	..	..	..	..	..	..	..
9. Warangal ..	..	..	..	..	..	..	277	..	..	..	..	..	..	..	..	..	..	..	28	2,864	318	1	..	..	..	..	..	..	..
10. Karimnagar ..	72	..	..	175	..	..	..	..	..	..	..	..	..	..	..	..	..	..	8	3,488	72	..	..	..	..	..	..	..	..
Total Weavers ..	280	..	175	885	277	..	..	..	..	..	..	..	..	..	..	..	..	..	247	20,745	2,740	1	..	..	..	..	..	..	..
Total Class II ..	14,954	2,461	575	885	877	..	..	..	..	97,230	..	..	..	..	..	..	..	..	4,699	60,408	19,834	5,001	..	..	..	..	..	..	..
Total Last year ..	10,647	..	225	200	2,753	1,25,144	1,22,906	6,071
<i>Class IV.—Purchase and Sale, Unimitated.</i>																														
1. Paper Manufacturers C.S.	..	..	..	..	..	..	94	..	..	..	..	..	..	..	..	..	..	..	18	1,776	..	..	..	..	..	..	..	..	..
2. Carpenters C.S.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	6	1,861	140	..	..	..	..	..	..	..	..
3. Gold and Brass Smiths.	..	..	700	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	32	6,517	270	..	..	..	..	..	..	..	..
4. Dyers (Medak)	200	33
5. Shoe Makers, C.S.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	2,191	91	..	..	..	..	..	..	..	..
6. Bidar Industry.	8	293	101
7. Taners C.S.	584
8. Basket Makers, C.S.	3	245	2
9. Cutlers C.S.	1	1,036
10. Indriyal Soap Mfg. C.S.	1,009
11. Potters C.S.	..	..	..	..	..	175	..	..	..	..	..	..	..	..	..	..	..	..	6	20	..	..	..	..	..	..	..	..	..
Total Class IV ..	..	..	701	175	94	..	..	..	..	..	..	..	..	..	..	..	..	..	77	14,723	536	..	..	..	..	..	..	..	..
Total Last Year ..	2	..	1,780	8	..	..	..	..	..	..	..	..	..	..	..	..	..	..	36	14,656	633	1,110	..	..	..	..	..	..	..

STATEMENT "C."

Operation of Non-agricultural Societies in II.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

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District	Societies	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				Reserve Fund	Working Capital	PROFIT AND LOSS FOR THE YEAR		MOST USUAL RATE OF INTEREST				
		Provincial or Central Banks		Government	Other Funds			Book Profit	Loss	Usual dividend paid on shares	On borrowing	On lending		
		Short term	Long term											
1	2	21	22	23	24	25	26 (a)	26 (b)	26 (c)	27	28	29		
<i>Class II.—Purchase & Sale Ltd., Stores.</i>														
1. Sangareddy Store	186	77	2,163	+	..	41%	8%	..		
2. Balda	552	4,348	41,686	+	..	..	..	..
3. Lingsugur	..	100	..	400	..	309	141	3,454	..	—	294	..		
4. Gulbarga	..	800	..	..	..	55	152	11,931	..	—	962	..
5. Sindhnoor	198	74	910	+	42	..	..
Total Class II	..	900	..	400	..	1,205	4,792	60,144	+	912	—	1,256		
<i>Class II.B.—Weavers, Unlimited</i>														
1. Mahbubnagar	..	905	..	4,243	9,925	1,562	1,827	21,980	+	139	—	405		
2. Nalgonda	13,258	1,710	1,848	7,260	30,156	+	223	—	110	..		
3. Paigah	6,279	..	88	4,901	12,031	+	68	—	842		
4. Nizamabad	487	..	540	..	1,498	+	51	..	..
5. Medak	..	2,925	1,335	651	6,195	3,722	4,080	22,121	+	906	—	48		

6. Raichur	..	..	1,477	..	49	646	2,789	+	42	..	..	..	..
7. Gulbarga	..	..	18,004	200	5,808	..	29,772	+	586	—	427	..	..
8. Parbhani	..	..	2,278	5,000	4,269	2,992	19,445	+	657	..	..	..	..
9. Warangal	..	1,982	..	11,192	4,075	2,683	4,408	27,468	+	1,061	—	864	..
10. Karimnagar	..	..	190	570	60	1,222	1,120	6,722	+	257	..	..	..
Total Weavers	..	5,902	1,525	58,439	27,165	21,736	26,729	1,73,982	+	3,990	—	2,191	..
Total Class III	..	6,802	1,525	58,889	27,165	23,081	31,521	2,34,126	+	4,902	—	3,447	..
Total Last Year	..	8,292	3,855	56,885	27,453	24,601	33,041	2,49,538	+	6,374	—	4,548	..
<i>Class IV—Purchase and Sale, Unfinished.</i>													
1. Paper Manufacturers C.S.	..	80	..	..	185	1,173	788	3,058	+	163	..	..	..
2. Carpenters	..	2,059	..	2,020	1,453	697	482	8,707	+	759	..	..	..
3. Gold & Brass	..	1,957	647	1,326	3,264	3,369	17,320	+	841	..	..	..	..
4. Dyers (Medak)	..	91	..	..	..	170	818	1,307	+	38	..	..	..
5. Shoe Makers C.S.	..	..	925	1,020	678	1,849	6,554	+	191	..	..	..	..
6. Bidar Industry	..	..	200	800	184	452	2,030	+	30	..	..	..	..
7. Tanners C.S.	..	..	826	..	27	92	1,559	+	33	..	..	..	..
8. Basket Makers	..	..	1	..	..	116	162	525	+	40	..	..	..
9. Cutlers C. S.	..	..	..	..	..	34	164	1,285	+	56	..	..	..
10. Indriyal Soap Mfg. C.S.	..	..	..	3,000	..	..	4,009	+	..	..	..	..	..
11. Potters, C. S.	..	..	..	417	..	..	15	452	+	3	..	..	..
Total Class IV	..	2,145	2,049	5,085	7,739	6,893	7,956	47,626	+	2,144	..	..	..
Total Last Year	..	2,059	2,048	4,751	7,914	5,857	7,592	46,120	+	1,579	—	22	..

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.II. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

District	Number of Societies	Number of members	LOANS MADE DURING THE YEAR			RECEIPTS FROM LOANS AND DEPOSITS REPAYED DURING THE YEAR BY			LOANS DUE BY			
			Individuals		Banks and Societies	Individuals		Banks and Societies	Individuals	Of which overdue	Banks and Societies	
			Short term	Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term	Long term
1	2	3	4	5	6	7	8	9	10	11	12	13
Class V.—Other Limited.												
1. Cotton Sale S.C.	1	12	1,27,410	..	..	1,28,719	..	..	9,914	..	..	1,270
2. Do Koppal ..	1	323	43,831	..	144	49,896	..	504	15,093	..	..	340
3. Do Jaina ..	1	65	..	..	25	..	..	1	..	..	..	1,606
4. Do Parbhani ..	1	148	..	..	..	..	..	..	153	..	..	150
5. Do Yadgir ..	1	22	2,814	..	..	2,348	..	..	743	..	..	..
6. Do Nanded ..	1	147	..	..	3,000	40	..	1,755	160	..	..	3,000
7. Do Aurangabad.	2	49	1,896	..	111	1,286	..	..	3,381	..	..	111
Total Class V. ..	8	766	1,76,951	..	3,280	1,82,280	..	2,260	20,394	..	..	6,477
2. Other Sale Products C.S.												
1. Sindhnoor Implements and Seeds C.S	1	300	6,416	..	..	6,988	..	..	18,345	..	..	543
2. Parbhani do ..	1	50	..	..	..	..	..	..	..	..	..	2,180
3. Gulbarga S.P.C.S.	1	250	21,018	..	25	25,744	..	..	17,487	..	..	3

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

STATEMENT "C."

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District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM						LOANS & DEPOSITS HELD AT THE END OF THE YEAR FROM			
	Individuals		Central Banks		Government		Purchase of members' products	Cost of management	Paid up share capital	Non-Members members
	Members	Non-members	Short term	Primary Societies	Long term	Short term				
1	11	12	13	14	15	16	17	18	19	20
<i>Class V. Other Ltd.</i>										
1. Cotton Sale C.S., Raichur.	..	5,355	..	900	..	..	..	96	670	2,097 ..
2. Do Koppal	7,822	26,055	..	..	..	..	22,691	1,165	3,010	204 ..
3. Do Jalah	..	..	..	..	..	..	..	..	202	.. ..
4. Do Parbhani..	..	..	..	..	..	..	..	..	51	511 ..
5. Do Yadgir	..	914	..	1,000	..	..	30,247	29,083	628	121 369
6. Do Nanded	..	..	..	..	..	..	..	37	270	1,760 ..
7. Do Aurangabad.	..	..	..	..	..	..	..	527	695	32 3,631 ..
Total Class V.	..	8,736	31,410	..	1,900	..	..	53,502	52,394	2,242 9,905 2,670 596 ..
<i>2. Other Sale Products C.S.</i>										
1. Sindhoor Implements and Seeds C.S.	172	58	..	..	..	..	..	..	164	11,532 2,392 525 ..
2. Parbhani do	..	2,688	..	..	..	..	..	..	3,511	2,821 283 268 ..
3. Gulbarga S.P. C.S.	86	58	7,178	..	10,508	..	..	..	13,408	15,312 488 1,866 9 271 ..

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

STATEMENT "C."

District	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM						Working Capital	Reserve Fund	Other Funds	LOSS FOR THE YEAR			Usual dividend paid on shares	On borrowing	On lending	MOST USUAL RATE OF INTEREST
	Provincial Central Banks			Societies						Government						
	Societies	Short term	Long term	21	22	23	24	25	26 (a)	26 (b)	26 (c)	27	28	29		
<i>Class V.—Other Limited.</i>																
1. Cotton Sale C. S.	..	..	9,856	..	1,270	466	14,359	+	..	—	222	..	..	8%	9½%	
2 Do Koppal	..	..	..	10,867	2,387	1,383	17,851	+	327	..	..	..	..	..	..	..
3 Do Jalna	..	..	..	..	1,165	426	1,793	+	15	..	..	..	..	..	..	..
4 Do Parbhani..	150	..	..	..	1,249	1,601	8,592	+	..	—	51	..	..	..	..	..
5 Do Yadgir..	..	..	686	..	194	78	1,943	+	70	..	..	..	..	..	..	..
6. Do Nanded	..	..	..	..	..	218	722	4,595	+	904	..	..	10%	..	..	..
7. Do Aurangabad	..	..	..	..	..	404	828	4,358	+	282	..	..	..	..	..	..
Total Class V.	150	..	10,522	10,867	8,782	4,999	48,491	+	1,548	—	273	..	..	..	..	..
<i>2. Other Sale Products C. S.</i>																
1. Sindhnoor Implements & Seeds C.S.	353	..	..	..	..	2,596	1,858	19,256	+	1,614	..	..	6%	8%	9½%	
2. Parbhani do	..	..	..	..	..	4,797	1,800	10,592	+	116	..	..	..	..	..	..
3. Gilbarga, S.P.C.S	15,008	5,200	..	..	..	407	378	23,130	+	275	..	..	..	..	..	..

4. Mominabad Im- plements & Seeds C.S.	..	..	..	..	..	..	54	17	431	+	..	..	19	..	..	..
5. Beed 'do	..	..	..	..	..	..	42	14	316	+	7	..	..	..	..	..
6. Nizamabad do	..	..	..	1,000	..	..	..	..	4,480	+	55	..	..	..	..	..
7. Banswada	..	..	..	..	..	..	1	1	125	+	..	..	..	..	..	..
8. Khammam	..	..	..	..	..	..	..	..	262	+	..	..	1	..	..	..
Ground-nuts C.S.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Total	..	15,361	5,200	1,000	..	..	7,897	4,068	58,601	+	2,067	..	20	..	..	..
3. Rural Uplift C.S.																
1. Aurangabad	..	..	..	..	..	..	70	24	406	+	325	..	21	..	..	..
2. Jhina	..	..	..	..	..	..	188	50	622	+	88	..	..	..	..	..
3. Beed	..	..	..	..	..	..	284	..	288	+	..	..	..	..	..	..
4. Mominabad	..	..	..	..	..	..	37	..	37	+	..	..	..	..	..	..
5. Nizamabad	..	..	..	..	..	..	..	..	40	+	42	..	..	..	..	..
6. Banswada	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
7. Gulbarga	..	..	..	..	..	..	13	5	18	+	10	..	..	..	..	..
8. Tandoor	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
9. Yadgir	..	..	..	..	..	..	1,807	..	1,807	+	13	..	102	..	..	..
10. Nirmal	..	..	..	..	..	..	9	3	2,060	+	58	..	61	..	..	..
11. Chirur	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
12. Osmanabad	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
13. Warangal	..	..	..	..	..	..	..	..	120	..	..	..	..	..	..	..
14. Khammam	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
15. Mahbubabad	..	..	..	..	..	..	30	..	30	+	13	..	..	..	..	..

STATEMENT " C "

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938,--(contd.)

District	Number of Societies	LOANS MADE DURING THE YEAR		RECEIPTS FROM LOANS AND DEPOSITS REPAYED DURING THE YEAR BY		LOANS DUE BY		Individuals	Banks and Societies	Banks and Societies	Of which overdue	Banks and Societies					
		Individuals		Individuals		Individuals											
		Short term	Long term	Short term	Long term	Short term	Long term										
1	2	3	4	5	6	7	8	9	10	11	12	13					
16. Farahabad Development.	1	11	..	..	..	..	..	..	..	..	..	..
17. Karimnagar	2	49	..	..	..	..	..	..	..	..	..	..
18. Jagtiyal	2	190	..	..	..	..	..	..	..	..	..	..
19. Nanded	5	71	..	..	..	..	..	..	..	..	..	..
20. Medak	3	439	..	..	..	..	..	..	..	..	..	..
21. Sangareddy	2	65	..	..	..	..	..	..	..	..	..	..
22. Bidar	1	91	..	..	..	..	..	..	..	..	..	..
23. Udgir	2	210	..	..	..	..	..	..	..	..	..	..
24. Parbhani	3	224	..	..	..	..	..	..	..	..	..	..
25. Hingoli	2	53	..	..	..	..	..	..	..	..	..	..
26. Raichur	3	86	..	..	..	..	..	..	..	..	..	..
27. Lingsugur	2	84	..	..	..	..	..	..	..	..	..	..

28. Sindhoor ..	2	49	..	..	..	..	..	..	..	..	..	..
29. Mahbubnagar ..	4	143	..	..	..	..	..	..	..	..	..	..
30. Nagarkurnool ..	8	110	..	..	60	..	..	..	..	..	..	60
31. Attrafi-Balda ..	1	43	..	..	..	..	..	..	..	..	..	..
32. Nalgonda ..	2	36	100	..	..	..	..	100	..	..	..	..
33. Suryapet ..	2	99	..	..	..	..	..	..	..	..	..	..
34. Bhongir ..	2	60	..	100	..	..	..	100	..	..	..	..
Total—Rural Uplift ..	104	6,704	419	100	1,645	512	..	5	524	..	..	2,402
4. Economic Association, Balda	1	65	..	..	..	..	..	..	..	..	..	..
5. Thrift Societies.												
1. Aurangabad ..												
2. Balda	2	33	2,446	..	486	2,684	..	332	2,283	..	..	683
(i.) Women's T.S., Saifabad												
(ii.) „Hyderguda												
(iii.) „Troop bazar												
(iv.) „A. Hamid Family.												
3. Gulbarga ..	1	12	..	..	..	..	..	..	..	..	..	..
Total Thrift C.S. ..	7	99	2,446	..	1,892	2,684	60	1,601	2,283	..	..	3,138
6. Housing C.S.												
1. Jangaon ..	1	23	..	..	..	..	101	..	..	4,590	..	..
2. Balda ..	5	204	..	..	1,00,088	40	..	1,11,436	..	3,416	..	1,168
Total Housing ..	6	227	..	..	1,00,088	40	101	1,11,436	..	8,006	..	1,168

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad - Deccan) for the year ending 6th July 1938.—(contd.)

District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM						LOANS & DEPOSITS HELD AT THE END OF THE YEAR FROM			
	Individuals		Central Banks		Government		Purchase of members' products		Cost of management	
	Members	Non-members	Short term	Long term	Primary Societies	Government	Short term	Long term	Members	Non-members
1	11	12	13	14	15	16	17	18	19	20
16. Farahabad Development.
17. Karimnagar
18. Jagtiyal
19. Nanded
20. Medak
21. Sangareddy
22. Bidar
23. Udgir
24. Parbhani
25. Hingoli
26. Raichur
27. Lingsur

STATEMENT " C ".

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 31st July 1938. (contd.)

District	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				PROFIT AND LOSS FOR THE YEAR			Usual dividend paid on shares	On borrow-ing	On lending	MOST USUAL RATE OF INTEREST				
	Provincial Central Banks		Other Funds	Reserve Fund	Working Capital	Book Profit	Loss								
	Societies	Short term													
1	21	22	23	24	25	26 (a)	26 (b)	26 (c)	27	28	29				
16. Farahabad				
17. Karimnagar				
18. Jagtiyal				
19. Nanded				
20. Medak				
21. Sangareddy				
22. Bidar				
23. Udgir				
24. Parbhani				
25. Hingoli				
26. Raichur				
27. Lingapur				

28. Sindhoor	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
29. Mahbubnagar	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
30. Nagarkurnool	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
31. Artafi-Balda	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
32. Nalgonda	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
33. Suryapet	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
34. Bhongir	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Total—Rural Uplift	..	..	..	..	..	2,576	82	7,066	+	1,348	—	285	..	..	..
4. Economic Association, Balda Thrift Societies.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
5. Thrift Societies.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
1. Aurangabad	..	..	..	..	..	236	164	3,059	+	191	..	..	..	4%	98%
2. Balda	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
i. Women's T.S., Saifabad	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
ii. " Hyderguda	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
iii. " Troop Bazar	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
iv. " A. Hamid Family	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
3. Gulbarga	..	..	..	..	..	802	164	6,187	+	822	..	..	..	..	..
Total Thrift C. S. .	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
6. Housing C. S.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
1. Jangron	..	..	..	6,643	..	..	..	464	7,876	..	..	264	..	8%	98%
2. Balda	..	..	..	..	21,735	2,318	807	1,38,215	+	1,935	..	..	..	..	..
Total Housing	..	..	..	6,643	21,735	2,318	1,271	1,41,091	+	1,935	—	264	..	..	..

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.

District	DEPOSITS HELD AT THE END OF THE YEAR FROM		Government	Reserve Fund	Working Capital	PROFIT AND LOSS FOR THE YEAR		Usual dividend paid on shares	On borrowing	On lending	MOST FAVOURABLE RATE OF INTEREST
	Societies	Provincial or Central Banks				Book Profit	Loss				
1	21	22	23	24	25	26 (a)	26 (b)	26 (c)	27	28	29
7. The Indian Industries, Paigah ..	..	..	..	..	..	812	1,577	..	..	..	..
8. Cottage Industries, Aur'bad.	..	..	..	..	886	562	7,450	..	1,066	..	..
9. Bardi Laundry, Badda ..	..	..	5,500	..	..	..	23,400	..	1,420	..	..
10. Gorakshana Sabha, Parbhani ..	..	..	..	..	42,700	38	42,733	+	3,428	..	..
Total Class V ..	15,511	5,200	23,605	32,602	65,461	11,991	8,36,540	+	10,948	2,428	..
Total Last Year ..	17,029	5,000	21,299	25,042	13,727	9,560	2,04,358	+	10,205	2,032	..
<i>Class VI—Miscellaneous, Unlimited</i>											
1. Tonga—Raman, Raichur ..	..	..	392	..	39	207	688	..	—	4	..
2. do Warangal ..	835	..	828	..	620	1,195	3,528	..	—	384	..
Total Class VI.	835	..	1,220	..	659	1,402	4,216	..	—	388	..
Total Classes V & VI	61,346	5,200	24,885	32,602	66,120	13,393	3,40,756	+	10,648	2,816	..
Total last year ..	17,364	5,000	22,519	25,042	14,208	10,903	2,08,332	+	10,442	2,032	..
Grand Total ..	46,097	32,889	5,11,813	67,506	2,99,767	4,77,969	50,49,780	+	2,05,022	10,011	..
Total Last Year ..	34,413	26,078	5,18,726	60,409	2,29,498	4,33,731	47,22,314	+	1,92,321	8,138	..

STATEMENT 'C.'

Operation of Non-agricultural Societies in the British Administered Areas in H.E.H. the Nizam's Dominions (Hyderabad-Deccan)
for the year ending 6th July 1938.

District	Number of Societies	Number of members	LOANS MADE DURING THE YEAR			RECEIPTS FROM LOANS AND DEPOSITS REPAYED DURING THE YEAR BY			LOANS DUE BY		
			Individuals		Banks and Societies	Individuals		Banks and Societies	Individuals		Banks and Societies
			Short term	Long term	Short term	Short term	Long term	Short term	Short term	Long term	Short term
1	2	3	4	5	6	7	8	9	10	11	12
<i>I. Central and Urban Bank</i>											
1. The Prudential Co-op. Central and Urban Bank Ltd.	1	1,828	4,48,388	..	40,000	2,04,515	..	..	6,37,907	..	40,000
<i>II. Limited Liability Credit Societies</i>											
1. N.S. Railway Employees C.C.S.	1	6,976	8,26,563	..	..	7,39,670	..	..	7,45,502	..	..
2. The 11th P.A.V. O. Cavalry Co-op. Thrift and Savings Society.	1	354	44,267	..	19,000	42,297	..	4,040	54,478	..	..
3. The Police Dept. C.C.S.	1	1,030	53,882	..	..	55,298	..	..	42,657	..	..
4. The Public Servants C.C.S.	1	386	43,297	..	..	31,235	..	..	39,824	..	..
5. The Military Pensioners C.C.S.	1	358	8,800	..	300	10,450	..	..	5,177	..	1,000
6. The Can't. Menial Employees C.C.S.	1	442	5,165	..	572	4,960	..	..	3,754	..	572
7. The Mahabb College Staff C.C.S.	1	96	9,052	..	..	9,208	..	..	5,930	..	600

STATEMENT "C."

*Operation of Non-agricultural Societies in the British Administered Areas in H.E.II. the Nizam's Dominions (Hyderabad-Deccan);
for the year ending 6th July 1938.*

District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM										LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM	
	Individuals		Central Banks		Primary Societies		Government		Purchase of members' products			
	Members	Non-members	Short term	Long term	Short term	Long term	Short term	Long term	Members	Non-members		
1	11	12	13	14	15	16	17	18	19	20		
<i>I. Central and Urban Bank.</i>												
1. The Prudential & Co-op. Central & Urban Bank Ltd.	6,94,107	..	10,566	..	..	..	..	..	..	..	..	..
<i>II. Limited Liability Credit Societies.</i>												
1. N. S. Railway Employees C.C.S.	91,917	1,89,707	..	..	..	..	..	..	..	..	..	..
2. The 11th P.A. V.O. Cavalry Co- op. Thrift and Savings Society.	22,951	..	..	..	..	..	..	..	..	..	..	..
3. The Police Dep't. C.C.S.	..	..	..	..	..	..	..	..	..	..	..	..
4. The Public Servants C.C.S.	..	27,851	..	..	..	..	..	..	..	..	..	..
5. The Military Pensioners C.C.S.	..	..	4,137	..	..	..	..	..	..	..	..	..
6. The Cannt. Menial Employees C.C.S.	..	..	..	..	..	..	..	..	..	..	..	..
7. The Mahbub College Staff C.C.S.	..	..	..	..	..	..	..	..	..	..	..	..

STATEMENT "C."

Operation of Non-agricultural Societies in the British Administered Areas in H.E.H. the Nizam's Dominions (Hyderabad-Deccan)
for the year ending 6th July 1938.

District	LOANS AND DEPOSITS HELD AT THE * END OF THE YEAR FROM				Reserve Fund	Other Funds	Working Capital	PROFIT AND LOSS FOR THE YEAR			MOST USUAL RATE OF INTEREST			
	Provincial or Central Banks		Govern- ment	Divisible Profit				Loss exclu- ding over- due inter- est in Profit & Loss Statement	Usual divi- idend paid on shares	On bor- rowing	On lend- ing			
	Short term	Long term												
1	21	22	23	24	25			26		27	28	29		
I. Central & Urban Banks														
1. The Prudential Co-op. Central & Urban Bank Ltd.	..	10,586	..	..	18,355	21,044	7,72,227	15,312	..	..	8%	4½%
II. Limited Liability Credit Societies:														
1. N. S. Railway Employees C.C.S.	1,14,835	844	8,20,848	19,165	..	..	6½%	4½%		
2. The 11th P.A.V.O. Cavalry Co-op. Thrift & Savings Society	1,683	3,381	87,060	3,184	..	..	5½%	5%		
3. The Police Dept. C.C.S.	2,374	1,557	43,494	1,807	..	..	5%	..		
4. The Public Servants C.C.S.	2,015	1,670	41,382	1,756	..	..	6½%	5%		
5. The Military Pensioners C.C.S.	..	1,369	..	..	746	282	6,618	162	..	..	3½%	3½%
6. The Cannt. Menial Employees C.C.S.	313	362	4,170	228	..	..	..	..
7. The Mahabub College Staff C.C.S.	728	25	6,713	395	..	..	..	6½%		

STATEMENT "C."

Operation of Non-agricultural Societies in the British Administered Areas in H.E.H. the Nizam's Dominions (Hyderabad-Derewa)
for the year ending 6th July 1938.

District	Number of Societies	Number of members	LOANS MADE DURING THE YEAR			RECEIPTS FROM LOANS AND DEPOSITS PAID DURING THE YEAR BY			LOANS MADE BY		
			Individuals		Banks and Societies	Individuals		Banks and Societies	Individuals		Of which overdue
			Short term	Long term	Short term	Long term	Short term	Long term	Short term	Long term	Banks and Societies
1	2	3	4	5	6	7	8	9	10	11	12
8. The Wesley High School Staff C.C.S.	1	20	3,120	..	1,000	3,185	..	..	3,161	..	..
9. Bolaram High School Staff C.C.S.	1	26	3,357	..	..	3,252	..	..	2,096	..	..
10. S. W. B. Middle School Staff C.C.S.	1	16	3,355	..	..	2,946	..	..	3,260	..	..
11. The Islamia High School Staff C.C.S.	1	23	4,176	..	..	3,634	..	..	2,043	..	..
12. St. Mary's Boys' Middle School Staff C.C.S.	1	16	1,534	..	..	1,109	..	..	1,010	..	..
13. S. P. G. Mission School Staff C.C.S.	1	31	2,871	..	24	1,845	..	..	1,225	..	..
Total Credit C.S. ..	13	9,714	10,09,439	..	20,896	9,00,198	..	..	4,040	9,10,117	..
Total I & II. ..	14	11,542	14,57,827	..	60,896	11,73,713	..	..	4,040	15,48,114	..
											24,796
											64,796

<i>III. Stores and Buying Clubs.</i>															
1. The Sec'bad Co-operative Stores.	1	122	1,487	..	..	854	..	..	633	..	..	..	..	..	..
2. Wesley High School Students C. Stores.	1	18	210	..	..	193	..	..	169	..	..	..	..	..	..
3. The Bansilalpet Co-op. Buying Club	1	11	..	..	..	..	..	..	..	..	..	..	..	..	..
4. The Sec'bad Buying Club.	1	11	..	..	..	..	..	..	..	..	..	..	..	..	..
Total Stores	..	4	162	1,697	..	..	1,047	..	..	802	..	..	..	..	..
<i>IV. Housing Societies.</i>															
1. Keyes' Co-op. H.S.	1	181	..	..	..	..	..	..	12,986	..	..	..	..	..	..
2. Fisherpuram Erukulas C.H.S.	1	50	..	..	..	..	..	..	..	..	..	..	..	..	..
3. The Sec'bad C.H.S.	1	31	..	..	..	..	..	..	..	..	..	..	..	..	..
4. The Sec'bad Co-op. Housing Corporation.	1	9	..	..	..	..	..	..	..	..	..	..	..	..	..
5. The Woddars C.H.S.	1	11	..	..	..	..	..	..	..	..	..	..	..	..	..
6. The Public Servants C.H.S.	1	17	..	..	..	..	..	..	..	..	..	..	..	..	..
7. The Muslim C.H.S.	1	11	..	..	..	..	..	..	..	..	..	..	..	..	..
8. The Agraharam C.H.S.	1	11	..	..	..	..	..	..	..	..	..	..	..	..	..
Total Housing C.S.	8	321	..	..	..	..	..	..	12,986	..	..	..	..	..	..
Grand Total	..	26	12,025	14,59,524	..	60,896	11,74,760	..	4,040	15,61,902	..	..	..	..	64,796
Last year's Figures	26	10,900	11,96,200	12,620	9,340	11,87,612	468	290	12,64,697	12,986	..	..	..	..	9,940

STATEMENT "C."

Operation of Non-Agricultural Societies in the British Administered Areas in H.E.H. the Nizam's Dominions (Hyderabad-Deccan)
for the year ending 6th July 1938.

District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM										Paid up share- capital	Cost of manag- ments	Purchase of m.m. members	Sale of goods to members	Cost of manag- ments	LOANS AND DEPO- SITS HELD AT THE END OF THE YEAR											
	Individuals		Central Banks		Primary Societies		Government		11							12		13		14		15		16		17	
	Members	Non- members	Short term	Long term	Short term	Long term	Short term	Long term	1	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26		
8. The Wesley High School Staff C.C.S.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	60	4,970	..	..	..	..
9. Bolarm High School Staff C.C.S.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	0	1,726	..	..	..	..
10. S.W.B. Middle School Staff C.C.S.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	40	3,213	..	..	..	..
11. The Islamia High School Staff C.C.S.	150	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	8	1,812	..	..	..	..
12. St. Mary's Boys' Middle School Staff C.C.S.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	969	..	..	..	..
13. S.P.G. Mission School Staff C.C.S.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	16	862	..	..	..	..
Total Credit C.S. ..	1,15,018	2,17,558	5,047	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	11,446	2,222,542	2,54,682	4,14,376	4,14,376	4,14,376
Total I. and II. ..	8,09,125	2,17,558	15,613	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	20,564	2,80,952	9,18,534	4,14,376	4,14,376	4,14,376

III. Stores and Buying Clubs.

1. The Sec'bad Co-op. Stores.	642	..	..	..	..	..	5,361	..	438	2,202	642	..
2. Wesley High School Students C. Stores.	184	..	..	..	..	..	856	..	1	36	184	..
3. The Bansilalpet Co-op. Buying Club.	..	..	..	..	..	..	..	..	..	..	..	..
4. The Sec'bad Buying Club.	..	..	..	..	..	..	..	..	..	..	..	..
Total Stores	..	826	..	..	..	..	6,217	..	439	2,288	826	..

IV. Housing Societies.

1. Keyes' Co-op. H. S.	..	..	..	..	..	..	..	..	..	6,286	2,623	364
2. Fisherpuram Erubulas C.H.S.	..	..	..	..	..	..	..	..	..	5	9,216	..
3. The Sec'bad C.H.S.	..	..	..	..	..	..	..	..	..	820	..	..
4. The Sec'bad Co-op. Housing Corporation.	..	..	..	..	..	..	..	..	..	8	110	..
5. The Wodders C.H.S.	..	..	..	..	..	..	..	..	..	..	..	..
6. The Public Servants C.H.S.	..	..	..	..	..	..	..	..	..	..	..	..
7. The Muslim C.H.S.	..	..	..	..	..	..	..	..	..	..	..	..
8. The Agraharam C.H.S.	..	..	..	..	..	..	..	..	..	..	..	..
Total Housing C.S.	..	..	..	..	..	..	..	..	..	13	15,932	2,623
Grand Total	..	8,09,951	2,17,558	15,618	..	..	..	6,217	..	21,016	2,99,122	9,21,983
Last Year's Figures	6,45,687	1,40,847	2,297	..	..	..	10,000	587	801	21,088	2,64,874	6,77,708
												3,68,580

STATEMENT "C."

*Operation of Non-agricultural Societies in the British Administered Areas in H.E.H. the Nizam's Dominions (Hyderabad-Deccan)
for the year ending 6th July 1938.*

District	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM						PROFIT AND LOSS FOR THE YEAR				MOST USUAL RATE OF INTEREST			
	Societies		Provincial or Central Banks		Government		Reserve Fund	Other Funds	Working Capital	Divisible profit	Loss excluding over-due interest from profit—Profit & Loss Statement	Loss including over-due interest in profit—Profit & Loss Statement	Usual dividend paid on shares	On borrowing
	Short term	Long term												
1	21	22	23	24	25	26	26	27	28	29	27	28	29	
8. The Wesley High School Staff C.C.S.	268	3	5,241	195	..	..	..	..	..	..	..
9. Bolaram High School Staff C.C.S.	241	16	1,980	143	..	..	..	..	..	..	..
10. S.W.B. Middle School Staff C.C.S.	150	4	3,367	213	..	..	..	..	..	..	..
11. The Islamia High School Staff C.C.S.	89	..	1,901	159	..	..	..	6½%	..	..	..
12. St. Mary's Boys' Middle School Staff C.C.S.	24	1	994	74	..	..	..	4%	..	..	..
13. S.P.G. Mission School Staff C.C.S.	..	605	..	3	5	1,175	56	..	..	..	5½%	..	..	..
Total Credit C. S.	..	1,974	..	1,23,469	8,150	10,25,193	27,537	..	..	..	..	..	..	..
Total I & II	..	12,540	..	1,41,824	29,194	17,97,420	42,849	..	..	..	..	..	..	..

III. Stores & Buying Clubs.

1. The Sec'bad Co-op. Stores	..	..	..	123	..	2,967	..	..	..	116	..	..
2. Wesley High School Students C. Stores	..	..	..	..	73	56	351	146	..	..	64%	..
3. The Bansilalpet Co-op : Buying Club	..	..	..	..	..	..	..	..	..	..	..	..
4. The Sec'bad Buying Club	..	..	..	..	..	..	..	..	..	..	..	..
Total Stores	..	..	..	..	198	56	3,318	146	..	..	116	..
 IV. Housing Societies												
1. Keves' Co-op. H.S.	..	..	..	53,000	88	131	62,492	..	..	..	403	..
2. Fisherpuram Eruthias C.H.S.	600	..	..	14,199	35	22	24,072	16	..	..	..	..
3. The Sec'bad C.H.S.	..	..	..	..	..	1	321	7	..	..	..	..
4. The Sec'bad Co-op. Housing Corporation	..	..	..	..	..	11,118	11,228	..	..	..	3,125	..
5. The Woddars C.H.S.	..	..	..	..	..	..	..	..	..	..	..	..
6. The Public Servants C.H.S.	..	..	..	..	..	..	..	..	..	..	..	..
7. The Muslim C.H.S.	..	..	..	..	..	..	..	..	..	..	..	..
8. The Agraharam C.H.S.	..	..	..	..	..	..	..	..	..	..	..	..
Total Housing C.S.	600	..	..	67,199	123	11,272	98,113	..	23	..	3,528	..
Grand total	600	12,540	..	67,199	1,42,145	40,522	18,98,851	43,018	..	..	3,644	..
Last Year's Figures	1,000	2,222	..	70,459	1,23,437	29,389	15,32,649	48,462	..	..	3,528	..

STATEMENT "D."

Operation of Unions in H.E.H. the Nizam's Dominions and British Administered Areas for the year ending 6th July 1938.

Seri- al No.	District	No. of Unions	No. of Societies affiliated to the Union	Total No. of Indivi- dual members in Societies affiliated to Unions	Total working capital of affiliated Societies	Expendi- ture in the year	Percent- age of expendi- ture to working capital	No. of Supervising Staff maintained by Unions
1	2	3	4	5	6	7	8	9
1	H.E.H. the Nizam's Dominions	1	Societies .. 2,629 Individuals .. 49	58,471	1,89,85,064	79,329	.42%	103 Supervisors, 6 do Relieving. 4 Sub-Inspectors.
		Total ..	2,678					
2	Thr British Adminis- tered Areas of the Hyderabad State	1	Central Bank Credit C.S. Stores & Buying Clubs Housing C.S.	26 1 13 4 8	12,025	18,98,851	1,908 1% or Re. 0-1-8%	26 One Supervisor only.

The Hyderabad Co-operative Insurance Society Limited, Hyderabad -Deccan for the year 1246-1247 Fasli.

STATEMENT "E."

Classification	No. of Policy Holders	Amount of risk insured	Premiums collected	No. of Persons,		Cost of management	Funds in hand at the end of the year	Amount of risk re-insured	Amount of premium paid for re-insurance			
				Claims paid-up	Insured Dead							
1	2	3	4	5	6	7	8	9	10	11	12	13
The Hyderabad Co-operative Insurance Society Ltd.	(No. of shares 29,160)	(No. of shares 1,577)								15,915.57	28,125.00	No No
61	847	8,99,548	88,485.18.0	1,081.10.1	885	1	No					

Receipts and Disbursements of Central Banks of H.E.H. the

Name of Bank	Share pay- ments	RECEIPTS BY LOANS AND					
		Non-members and Members in an individual Capacity		Provincial and Central Banks		Societies	
		Long term	Short term	Long term	Short term	Long term	Short term
1	2	3		4		5	
Dominion Bank, Hyderabad-Dn.	..	2,075	20,71,718	..	2,09,092	..	27,534
Last year's figures	..	2,475	21,71,829	..	1,02,289	..	86,041
<i>Central Banks.</i>							
1. Sangareddy	..	10	329	..	..	..	4,940
2. Medak	..	280	707	2,307	..	..	4,970
3. Bidar	..	810	64,974	8,569	..	206	..
4. Udgir	..	1,300	45,690	..	..	60	1,000
5. Nizamabad	..	970	19,846	140	..	..	13,697
6. Banswada	..	1,100	3,852	..	..	..	4,690
7. Nanded	..	980	24,555	..	..	..	5,845
8. Nalgonda	..	200	16,663	96,508	..	..	10,281
9. Bhongir	..	127	14,776	38,205	..	..	10,176
10. Suryapet	..	100	2,525	..	..	..	14,202
11. Mahbubnagar	..	483	1,40,358	6,844	1,00,000	..	..
12. Nagarkurnool	..	1,700	15	67,001	..	66,000	..
13. Bashirabad	..	146	..	221	..	..	1,743
14. Vikarabad	..	390	..	115	..	..	50
15. Shahabad
16. Gulbarga	..	340	93,581	..	24,000	..	34,480
17. Yadgir	..	10	10,823	577	..	484	2,848
18. Tandur	..	210	1,216	374	..	..	6,207
19. Raichur	..	70	315	..	..	..	4,675

"G."

Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.

DEPOSITS FROM		LOANS AND DEPOSITS RECOVERED FROM					
Government		Individual Members		Provincial and Central Banks		Societies	
Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term
6		7		8		9	
6,00,000	..	3,00,179	..	3,66,440	..	1,68,740	..
..	..	2,86,736	..	3,27,692	..	1,15,140	..
..	16,355	2,468
..	..	49	..	..	..	5,239	4,190
..	1,141	..	..	4,903	3,274
..	15	..	..	17,709	100
..	..	86	..	3,000	..	10,260	30,476
..	17	6,000	..	4,222	5,446
..	248	2,100	22,764	13,824	15,850
..	1,497	..	..	9,838	8,098
..	..	284	128	..	..	9,610	3,129
..	11,141	4,862
..	..	2,076	..	..	..	21,328	4,199
..	694	6,168	18,585
..	11,042	..
..	933	..
..
..	31,721	8	17,510	18,749
..	160	..	..	14,983	1,022
..	405	..	..	1,243	1,943
..	15,683	181

STATEMENT

Receipts and Disbursements of Central Banks of H.E.H. the

Name of Bank	Share pay- ments	RECEIPTS BY LOANS AND					
		Non-members and Members in an individual capacity		Provincial and Central Banks		Societies	
		Long term	Short term	Long term	Short term	Long term	Short term
1	2	3		4		5	
20. Lingsugur	..	418	6,590	4	4,000	..	..
21. Sindhnoor		465	5,921	280	5,000	..	229
22. Koppal	..	914	..	620	..	..	256
23. Osmanabad	..	854	4,132	3,600	..	..	1,663
24. Aurangabad	..	1,700	90,584	482	..	..	8,534
25. Jalna	..	583	20,153	58	..	..	58,228
26. Mission Bank, Jalna
27. Parbhani	..	120	39,035	12,233	..	..	30,290
28. Hingoli	1,307	631	..	..	5,963
29. Beed	..	1,210	418	806	..	..	28,448
30. Mominabad	..	600	43	40	8,500	..	568
31. Warangal	..	10	32,557	5,454	..	..	30,701
32. Mahbubabad	..	155	10,097	686	..	..	16,026
33. Khammam	..	120	29,088	6,738	..	..	17,872
34. Karimnagar	1,000	12,091	80	..	..	..	2,576
35. Jagtiyal	..	213	2,345	667	..	..	4,238
36. Manthani	..	3,170	5,369	12,000	10,000	..	2,132
37. Nirmal	..	1,410	7,958	..	6,000	..	1,610
38. Chinnur	..	300	4,813	6	..	..	3,997
39. Jagridar Bank	..	3,480	18,002	..	..	..	..
Total Central Banks		25,948	7,30,678	2,61,646	1,57,500	66,750	8,687
Total Last Year	..	31,597	7,00,860	2,34,289	2,01,785	80,972	6,499

"G."

Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

DEPOSITS FROM		LOANS AND DEPOSITS RECOVERED FROM						
Government		Individual Members		Provincial and Central Banks		Societies		
Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term	
6		7		8		9		
..	6,543	8,864	1,851	
..	2	..	..	62	29,096	
..	2,038	3,349	
..	8,521	14,446	
..	..	4,595	218	..	261	6,040	6,988	
..	..	149	658	..	..	19,948	2,017
..	6,388	..	
..	..	831	91	1,000	38,601	22,103	4,511	
..	24	..	..	5,138	3,711	
..	148	6,000	388	2,823	19,396	
..	16,735	..	12,507	
..	..	181	..	..	..	15,819	4,782
..	84	..	..	11,688	792	
..	10,084	1,895	
..	605	..	..	10,944	1,815	
..	189	..	..	4,428	2,298	
..	543	..	..	3,669	8,221	
..	225	..	400	9,346	14,322	
..	559	..	..	1,912	1,854	
..	..	749	..	..	16,800	..	..
..	..	8,950	6,952	49,821	1,03,184	3,41,746	2,54,878	
..	32	10,436	7,680	63,083	95,404	3,91,812	2,28,874	

STATEMENT

Receipts and Disbursements of Central Banks of H.E.H. the

Name of Bank	INCOME REALIZED BY					Opening balance	Grand Total including the opening balance (columns 2 to 9, 13 and 14)
	Interest received	Sale of goods to members	Other items	Sus-pense	Invest-ments with-drawn		
1	10	11	12	13		14	15
Dominion Bank, Hyderabad-Deccan	1,73,294	2,408	6,125	1,41,641	..	24,881	41,85,027
Last year's figures	..	2,29,350	157	9,347	67,376	2,10,650	54,659
<i>Central Banks.</i>							
1. Sanagareddy	..	19,843	685	987	..	..	25,407
2. Medak	..	7,687	2,374	384	..	..	7,747
3. Bidar	..	13,972	..	3	..	..	5,393
4. Udgir	..	3,896	354	11	..	..	7,154
5. Nizamabad	..	7,890	150	1029	..	..	7,043
6. Banswada	..	1,910	25	101	..	..	1,239
7. Nanded	..	18,414	373	403	..	..	5,912
8. Nalgonda	..	10,858	216	20	..	..	20,276
9. Bhongir	..	15,426	167	268	..	..	19,557
10. Suriapet	..	8,742	116	287	..	..	4,768
11. Mahbubnagar	..	14,170	16	295	..	..	27,805
12. Nagarkurnool	..	8,343	36	112	..	..	2,914
13. Bashirabad	..	3,698	..	196	..	..	13,805
14. Vikarabad	..	39	..	24	..	..	755
15. Shahabad	37
16. Gulbarga	..	22,631	38	167	..	..	11,983
17. Yadgir	..	9,446	276	34	..	..	5,329
18. Tandur	..	2,719	432	2	..	..	803
19. Raichur	..	18,034	..	30	..	..	16,205

"G."

Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

Share capital withdrawn	LOANS AND DEPOSITS REPAYED TO							
	Non-members and Members in an individual capacity		Provincial and Central Banks		Societies		Government	
	Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term
16	17		18		19		20	
325	24,33,802	..	49,821	..	45,349	..	5,00,000	..
175	23,99,553	..	61,337	..	76,647	..	..	..
..	33,088	..	..	..	..	5,686	..	..
..	5,027	1,750	..	..	..	4,446	..	..
500	54,879	8,569	19,591	..	..	1,788	..	..
..	39,732	..	..	55	..	1,652	..	..
..	13,019	4,375	..	..	..	11,727	..	..
..	3,804	..	..	..	..	2,915	..	..
..	17,242	694	18,736	..	1,755	5,184	1,250	..
10	22,792	71,642	..	..	..	3,451	3,265	..
300	10,719	16,477	39,600	..	1,690	9,270	..	..
..	1,100	302	7,971	..	..	16,681	..	..
280	1,50,198	2,464	1,00,000	..	..	6,486	..	..
..	3,800	53,661	..	61,751	..	741	..	..
..	..	..	..	..	..	1,598	..	..
280	..	126	..	..	..	..	..	..
..
620	1,21,993	..	700	..	..	30,957	..	..
..	6,862	648	6,310	983	2,000	9,172	..	..
..	1,100	426	1	..	..	4,751	..	..
..	66	..	3,402	..	..	4,812	20,000	..

STATEMENT

Receipts and Disbursements of Central Banks of H.E.H. the

Name of Bank	INCOME REALIZED BY					Open- ing balance	Grand total in- cluding the open- ing balance (columns 2 to 9, 13 and 14)
	Interest received	Sale of goods to members	Other items	Sus- pense	Invest- ments with- drawn		
1	10	11	12	13	14	15	
20. Lingsugur ..	2,985	108	59	..	..	7,014	39,030
21. Sindhnoor ..	3,986	20	533	..	..	17,420	68,737
22. Koppal ..	952	141	14	..	..	82	8,816
23. Osmanabad ..	2,640	248	27	..	..	1,264	37,395
24. Aurangabad ..	22,532	512	33,259	..	..	15,884	1,91,489
25. Jalna ..	18,219	581	135	..	..	32,856	1,58,585
26. Mission Bank, Jalna ..	212	22	10	..	..	1,702	3,284
27. Parbhani ..	9,868	286	150	..	..	2,297	1,60,911
28. Hingoli ..	16,777	108	482	..	..	8,708	42,794
29. Beed ..	5,087	370	244	..	..	27,471	92,754
30. Mominabad ..	1,494	371	5	..	..	278	41,186
31. Warangal ..	10,507	56	1,142	..	..	81,048	1,32,257
32. Mahbubabad ..	1,984	57	6	..	..	6,129	47,704
33. Khammam ..	5,040	28	19	..	..	51,921	1,22,255
34. Karimnagar ..	8,846	485	1,857	..	..	5,925	45,124
35. Jagtiyal ..	2,804	348	8	..	..	3,663	21,196
36. Manthani ..	5,434	511	150	..	..	1,972	53,171
37. Nirmal ..	2,473	514	23	..	..	1,327	48,474
38. Chinnur ..	2,567	273	168	..	..	2,787	19,236
39. Jagirdar Bank ..	1,128	..	69	..	..	599	40,827
Total Central Banks ..	3,02,198	10,442	42,068	..	..	4,04,874	31,28,914
Total Last Year ..	3,46,810	8,182	71,438	..	..	3,29,838	30,99,137

"G."

Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1988.—(contd.)

Share capital withdrawn	LOANS AND DEPOSITS REPAYED TO							
	Non-members and Members in an individual capacity		Provincial and Central Banks		Societies		Government	
	Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term
16	17		18		19		20	
..	10,580	194	5,857	..	..	700	..	..
..	3,000	280	14,000	..	229	614	..	..
36	..	..	2,178	..	..	660	..	..
..	4,000	3,999	..	..	..	1,345	..	..
1,500	94,304	337	..	..	..	6,471	5,000	..
83	18,461	414	..	..	..	40,072	..	..
..	2,840	..	2,800	..	..	..	..	..
..	32,640	10,365	..	..	..	18,441	..	..
..	2,005	609	17,733	..	..	6,958	..	..
815	4,358	884	..	..	500	15,288	..	..
..	..	40	3,045	..	..	784	..	..
520	41,170	11,963	..	..	..	36,686	..	..
..	10,027	651	..	..	..	8,855	..	..
..	12,792	8,761	..	..	..	12,738	..	..
846	14,856	..	1,916	..	..	2,532	..	..
372	2,823	..	..	..	..	3,602	..	..
30	55	..	11,550	..	2,004	..	..	..
..	3,954	..	8,268	..	..	2,788	..	..
6	6,009	..	..	..	..	8,848	..	..
30	1,810	425	..	..	..	..	..	..
6,228	7,51,105	2,00,051	2,68,658	62,789	8,178	2,88,499	29,515	..
9,281	7,91,251	1,85,722	2,79,088	87,695	7,478	2,41,360	10,340	264

STATEMENT

Receipts and Disbursements of Central Banks of H.E.H. the

Name of Bank	LOANS ADVANCED TO					
	Individual members		Provincial and Central Banks		Societies	
	Long term	Short term	Long term	Short term	Long term	Short term
1	21		22		23	
Dominion Bank, Hyderabad-Deccan ..	3,47,795	..	2,64,179	..	1,46,763	..
Last year's figures ..	4,07,611	..	2,18,521	..	1,16,101	..
<i>Central Banks.</i>						
1. Sangareddy ..	..	..	..	..	18,338	2,580
2. Medak ..	275	..	..	..	3,193	7,762
3. Bidar ..	..	1,539	..	..	3,582	1,478
4. Udgir ..	..	..	..	..	29,084	752
5. Nizamabad ..	88	..	2,500	..	5,629	45,704
6. Banswada ..	..	9	..	..	4,088	12,659
7. Nanded ..	..	343	..	26,478	5,595	25,206
8. Nalgonda ..	..	3,684	20,000	..	2,889	12,537
9. Bhongir ..	240	180	..	..	9,729	122
10. Suriapet ..	..	20	..	..	15,387	28
11. Mahbubnagar ..	..	..	..	..	17,806	5,215
12. Nagarkurnool ..	..	12	..	694	15,700	24,056
13. Bashirabad ..	..	..	..	..	20,245	..
14. Vikarabad ..	..	..	..	..	1,085	..
15. Shahabad ..	..	..	..	..	..	..
16. Gulbarga ..	..	..	40,241	3	17,384	10,649
17. Yadgir ..	..	120	..	..	13,793	54
18. Tandur ..	..	417	380	..	1,257	2,861
19. Raichur ..	..	..	..	..	7,144	798

"G."

Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

EXPENSES								Grand Total of disbursements including closing balance (columns 16 to 23, 29 and 30)
Interest paid on loans and deposits	Dividend and bonus paid	Stock bought	Establishment and contingencies	Other items	Suspense	Investments made	Closing balance	
24	25	26	27	28	29		30	31
79,552	28,721	18,616	23,303	973	1,52,920	..	92,908	41,85,027
1,15,751	33,631	86,709	23,378	2,738	49,818	46,900	24,881	36,63,751
2,818	..	918	2,081	281	..	..	5,784	70,974
2,115	..	5,075	2,581	153	..	..	3,507	35,884
7,889	496	700	1,348	255	..	..	3,724	1,06,338
4,858	..	849	597	..	..	..	1,396	78,475
2,425	450	1,536	2,577	3,230	..	..	1,327	94,587
882	486	68	581	4	..	..	3,756	28,602
4,113	64	366	2,078	241	..	..	4,428	1,18,763
8,988	60	252	1,786	2,009	..	..	26,185	1,74,450
7,127	..	301	2,279	331	..	..	18,488	1,11,808
1,011	50	169	1,297	261	..	..	2,017	46,244
8,854	219	94	1,788	2,269	..	..	25,395	3,21,018
1,870	..	361	608	30	..	..	4,025	1,67,304
1,280	..	..	66	100	..	..	7,562	30,851
..	..	..	58	..	..	..	807	2,306
..	..	..	..	..	..	..	37	37
12,115	710	862	2,167	117	..	..	7,735	2,55,208
7,941	..	517	2,197	162	..	..	4,949	55,703
1,540	..	956	927	106	..	..	832	15,554
..	..	333	927	85	..	..	12,581	50,143

STATEMENT

Receipts and Disbursements of Central Banks of H.E.H. the

Name of Bank	LOANS ADVANCED TO					
	Individual members		Provincial and Central Banks		Societies	
	Long term	Short term	Long term	Short term	Long term	Short term
1	21		22		23	
20. Lingsugur	6,943	7,927
21. Sindhnoor	11
22. Koppal	3,298
23. Osmanabad	19,836
24. Aurangabad	..	1,300	165	..	..	1,171
25. Jaina	..	40	940	42,000	..	15,629
26. Mission Bank, Jaina
27. Parbhani	..	3,050	97	11,000	597	..
28. Hingoli	14	..	..	260
29. Beed	258	6,000	278	2,952
30. Mominabad	18,527	..
31. Warangal	..	600	115	15,350	..	5,915
32. Mahbubabad	80	..	..	13,783
33. Khammam	31,000	3,000	9,688
34. Karimnagar	655	..	..	11,173
35. Jagtiyal	189	..	..	6,341
36. Manthani	775	..	5,300	3,000
37. Nirmal	225	..	874	10,889
38. Chinnur	585	..	..	2,206
39. Jagirdar Bank	..	3,500	..	..	33,633	..
Total Central Banks..		9,098	10,372	1,68,471	95,827	2,87,413
Total Last Year ..		15,566	9,355	1,00,764	1,00,150	2,30,713
						2,38,478

"G."

Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(concl'd.)

EXPENSES							Closing balance	Grand Total of disbursements including closing balance (columns 16 to 23, 29 and 30)
Interest paid on loans and deposits	Dividend and bonus paid	Stock bought	Establishment and contingencies	Other items	Suspense	Investments made		
24	25	26	27	28	29		30	31
2,196	89	195	637	35	..	..	2,740	39,030
386	65	642	458	22	..	..	4,564	63,737
158	..	184	281	4	..	..	1,517	8,816
756	506	67	799	200	..	..	1,697	37,395
8,447	2,814	1,645	3,109	32,579	..	..	23,825	1,91,489
2,634	75	277	1,901	171	..	..	26,622	1,53,585
..	..	..	1,078	..	..	..	1,566	8,284
4,188	1,150	431	2,640	187	..	..	66,067	1,60,911
6,052	..	375	1,594	111	..	..	5,510	42,794
1,861	35	617	1,374	230	..	..	38,658	92,754
379	..	111	88	182	..	..	503	41,136
3,186	1,353	1,784	3,409	654	..	..	3,693	1,82,257
492	24	24	827	83	..	..	12,708	47,704
1,150	865	7	1,212	3,520	..	..	31,443	1,22,255
1,680	46	929	1,160	1,055	..	..	3,801	45,124
170	647	312	852	261	..	..	3,468	21,196
776	340	118	800	42	..	..	2,989	58,171
1,762	..	780	741	185	..	..	788	48,474
509	45	822	1,022	86	..	..	26	19,236
245	..	..	570	17	..	..	597	40,827
1,06,298	10,548	22,177	50,285	49,108	..	..	3,62,257	31,28,914
1,91,800	15,645	52,840	55,848	71,175	..	..	4,04,374	30,99,187

STATEMENT

Balance Sheet of Co-operative Central Banks in H.E.H. the Nizam's

Name of Bank	ASSETS					
	Cash in hand and in Bank	Market value of investments	Loans due by members (individuals)		Loans due by banks and societies	
			Long term	Short term	Long term	Short term
1	2	3	4		5	
Dominion Bank, Hyderabad-Deccan ..	92,908	10,61,660	9,00,152	..	19,64,625	..
Last year's figures ..	24,881	10,61,660	9,42,536	..	20,88,868	..
<i>Central Banks.</i>						
1. Sangareddy ..	5,784	23,146	1,000	6	4,29,700	4,014
2. Medak ..	3,507	7,324	226	..	2,57,144	20,377
3. Bidar ..	3,724	9,480	..	1,294	1,68,758	7,361
4. Udgir ..	1,896	100	..	..	58,861	702
5. Nizamabad ..	1,827	37,519	166	..	47,152	44,612
6. Banswada ..	3,736	7,700	1,500	2	7,181	15,719
7. Nanded ..	4,423	10,774	..	256	1,12,591	32,234
8. Nalgonda ..	26,135	32,900	..	3,285	2,22,886	26,401
9. Bhongir ..	13,488	10,500	688	2	1,67,940	10,219
10. Suriapet ..	2,017	5,100	..	20	1,73,993	3,822
11. Mahbubnagar ..	25,395	38,505	..	..	2,24,774	9,526
12. Nagarkurnool ..	4,025	40,319	..	12	18,064	21,790
13. Bashirabad ..	7,562	..	..	..	49,255	..
14. Vikarabad ..	807	..	..	..	1,265	..
15. Shahabad ..	37	..	..	..	..	..
16. Gulbarga ..	7,735	94,914	..	..	3,38,370	35,379
17. Yadgir ..	4,940	3,510	..	81	1,88,727	450
18. Tandur ..	832	580	..	68	24,219	10,409
19. Raichur ..	12,581	4,400	..	100	3,30,094	3,272
20. Lingsugur ..	2,740	..	..	..	34,968	2,818

"H."

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.

ASSETS				LIABILITIES			
Interest accrued to the bank	Present value of stock in hand	Other items	Total	Loans and Deposits from members and non-members in an individual capacity		Loans and Deposits from Provincial and Central Banks	
				Long term	Short term	Long term	Short term
6	7	8	9	10		11	
4,25,006	1,00,786	263	45,45,400	22,77,675	..	3,08,381	..
3,51,798	87,430	13	45,57,181	26,39,730	..	1,49,110	..
2,29,802	1,066	16,194	7,10,712	81,308	33,726	2,49,932	..
81,509	14,628	4,683	3,89,348	50,982	2,218	2,06,744	..
30,907	10,924	485	2,92,882	1,12,298	241	17,291	206
976	379	27	62,441	48,698	..	..	5
2,129	15,772	230	1,48,907	59,750	6,729	..	..
890	163	39	36,950	9,889	..	..	..
11,067	640	183	1,72,168	48,072	1,219	23,000	90
72,246	22,476	5,354	4,11,683	58,989	70,259	1,29,063	..
38,426	2,268	52	2,43,583	58,521	30,088	60,000	..
22,442	2,168	866	2,10,223	7,108	..	1,18,312	..
43,290	2,699	..	3,44,189	2,04,221	3,880	..	..
366	6,882	151	91,609	215	66,816	..	7,500
6,828	..	..	68,145	82,000	560	..	..
837	..	186	2,595	..	..	..	..
..	..	8	40	..	..	..	..
82,787	26,780	..	5,85,965	2,81,670	..	58,300	..
34,445	965	..	2,28,127	78,697	128	70,000	..
8,509	492	281	40,340	13,42	159	24,926	..
1,01,207	380	4,741	4,56,725	3,475	..	1,59,897	..
74	668	1	40,769	13,185	4	16,000	..

STATEMENT

Balance Sheet of Co-operative Central Banks in H.E.H. the Nizam's

Name of Bank	ASSETS						
	Cash in hand and in Bank	Market value of investments	Loans due by members (individuals)		Loans due by banks and societies		Long term
			Long term	Short term	Long term	Short term	
1	2	3	4	..	..	5	..
21. Sindhnoor ..	4,564	350	..	..	6,755	47,728	
22. Koppal ..	1,517	..	..	..	222	9,698	
23. Osmanabad ..	1,697	2,562	..	..	19,070	14,499	
24. Aurangabad ..	28,825	20,112	437	181	3,01,430	39,527	
25. Jalna ..	26,622	87,120	19	420	1,21,279	6,228	
26. Mission Bank, Jalna ..	1,566	..	..	..	29,185	..	
27. Parbhani ..	66,067	67,421	3,339	30	1,13,054	10,420	
28. Hingoli ..	5,510	4,816	..	8	1,97,687	20,021	
29. Beed ..	38,658	19,587	..	322	34,386	24,747	
30. Mominabad ..	503	2,300	..	..	..	22,891	
31. Warangal ..	3,693	52,624	4,018	658	89,675	10,894	
32. Mahbubabad ..	12,703	..	..	133	26,246	3,342	
33. Khamman ..	31,443	46,688	..	..	60,047	5,078	
34. Karimnagar ..	3,801	1,400	..	364	96,330	5,394	
35. Jagtiyal ..	3,468	1700	..	..	20,363	8,198	
36. Manthani ..	2,989	400	..	1,260	21,592	51,813	
37. Nirmal ..	788	200	..	..	21,865	13,088	
38. Chinnor ..	26	200	..	34	31,229	10,780	
39. Jagirdar Bank ..	597	17,892	21,696	..	..	..
Total Central Banks ..	8,62,257	6,52143	33,089	8,536	40,50,307	5,52,251	
Total Last Year ..	4,40,374	5,38,402	34,224	3,900	41,05,314	4,52,319	

"H."

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

Interest accrued to the bank	ASSETS			LIABILITIES			
	Present value of stock in hand	Other items	Total	Loans and Deposits from members and non-members in an individual capacity		Loans and Deposits from Provincial and Central Banks	
				Long term	Short term	Long term	Short term
6	7	8	9	10		11	
116	761	..	60,274	8,421	..	34,451	..
389	77	52	11,955	2,308	693	..	..
167	425	..	38,420	18,582	..	..	..
1,07,339	2,057	3	4,94,911	2,02,376	603	..	..
26,416	11,473	32	2,79,609	34,048	270	..	..
569	46	..	31,216	14,264	..	7,989	..
56,391	830	177	3,17,729	1,04,707	30,546	..	..
31,791	867	3,281	2,68,981	2,480	38	1,81,329	..
10,160	1,241	49	1,29,150	6,452	444	..	..
290	101	..	26,085	10,185	..	5,500	..
43,825	23,202	98	2,27,687	42,560	6,100	..	..
2,240	1,424	15	46,108	10,565	95	..	..
10,229	9,025	371	1,62,881	47,075	3,589	..	..
18,406	18,188	560	1,39,488	48,859	30	11,428	..
3,919	6,949	148	58,746	2,101	682	..	..
2,854	8,580	63	84,051	12,086	12,000	30,719	..
342	618	..	36,901	18,954	..	12,102	..
4,925	524	199	47,917	7,180	6	..	..
1,366	100	..	41,651	25,317	..	..	..
10,88,471	1,85,778	38,324	69,66,156	17,59,425	2,80,132	14,17,383	7,802
10,74,707	1,77,617	23,784	68,14,731	17,81,808	2,22,132	15,23,541	3,841

STATEMENT

Balance Sheet of Co-operative Central Banks in H.E.H. the Nizam's

Name of Bank	Liabi					
	Loans and deposits from societies		Loans from Government		Share capital paidup	Interest due by the bank
	Long term	Short term	Long term	Short term		
1	12	13	14	15		
Dominion Bank, Hyderabad-Deccan	91,324	..	1,00,000	..	5,07,405	77,896
Last year's figures	1,09,189	24,085	..	..	5,04,755	68,196
<i>Central Banks.</i>						
1. Sangareddy	14,241	600	..	50,950	1,64,546
2. Medak	5,082	..	..	47,745	33,373
3. Bidar	1,664	16,854	..	34,649	4,809
4. Udgir	1,000	103	..	10,670	756
5. Nizamabad	4,619	..	..	29,100	2,526
6. Banswada	3,597	..	..	18,655	713
7. Nanded	3,000	2,080	2,800	..	34,283
8. Nalgonda	10,199	..	..	44,260	22,074
9. Bhongir	1,217	8,217	..	30,638	8,753
10. Suriapet	18,917	..	..	30,322	7,634
11. Mahbubnagar	5,924	..	..	32,710	7,384
12. Nagarkurnool	67	..	..	12,500	1,520
13. Bashirabad	3,425	..	..	4,495	1,527
14. Vikarabad	50	..	..	1,500	..
15. Shahabad	40	..
16. Gulbarga	13,920	5,750	..	70,940	11,843
17. Yadgir	5,442	10,766	950	..	31,130
18. Tandur	5,438	..	..	6,484	62
19. Raichur	3,026	90,000	..	65,100	83,076
20. Lingsugur	212	..	..	8,551	7

"H."

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

L I T I E S

Cost of management due	Other Items	Reserve fund under Act II of 1823 F.	Other funds, e.g., building funds, etc.	Other undisbursed profits carried forward	Total	Profit + or loss—(column 14, profit and loss statement)
16	17	18	19	20	21	22
..	71,186	2,78,515	7,41,974	..	44,54,356	+ 91,044
465	45,189	2,68,219	6,39,011	44	44,47,972	+ 1,09,209
2,296	188	35,348	84,107	1,451	7,18,693	— 7,981
310	..	12,496	34,108	135	3,93,193	— 3,485
1,423	2,300	13,648	21,313	2,673	2,29,454	+ 3,429
65	28	135	289	92	61,481	+ 600
323	..	18,399	24,565	205	1,46,216	+ 2,691
256	194	1,072	1,204	459	36,040	+ 910
295	5,896	18,261	32,252	464	1,68,912	+ 3,256
4,672	1,905	22,456	42,075	2,991	4,09,843	+ 1,840
440	1,556	9,213	19,845	2,530	2,40,013	+ 3,570
888	245	8,790	16,474	1,964	2,10,599	— 376
1,505	2,846	28,625	50,282	401	3,37,778	+ 6,411
..	54	850	1,374	314	91,210	+ 399
1,713	250	5,648	7,510	3,871	61,008	+ 2,137
30	20	247	..	703	2,550	+ 45
..	..	..	..	..	40	..
1,775	1,146	63,642	72,90	1,886	5,83,861	+ 2,104
140	250	6,370	16,859	199	2,20,998	+ 1,129
159	46	448	881	142	40,031	+ 309
395	5,198	20,041	28,633	148	4,58,489	+ 1,764
..	217	715	695	518	40,104	+ 665

STATEMENT

Balance Sheet of Co-operative Central Banks in H.E.H. the Nizam's

Name of Bank	LIABILITIES					
	Loans and deposits from societies		Loans from Government		Share capital paid up	Interest due by the bank
	Long term	Short term	Long term	Short term		
1	12		13		14	15
21. Sindhnoor ..	619	143	..	..	12,555	2,618
22. Koppal ..	..	632	..	..	6,240	408
23. Osmanabad ..	..	364	..	..	13,954	545
24. Aurangabad ..	..	16,104	17,533	..	1,24,900	12,215
25. Jalna ..	2,000	72,266	..	..	74,748	920
26. Mission Bank, Jalna	1,900	..	1,014	..	..	..
27. Parbhani ..	2,180	69,868	..	..	86,327	5,919
28. Hingoli ..	..	14,589	..	..	80,500	12,628
29. Beed ..	..	66,088	..	..	29,210	664
30. Mominabad ..	..	122	..	..	6,128	801
31. Warangal ..	2,000	17,655	..	..	71,030	1,140
32. Mahbubabad ..	..	17,406	..	..	12,191	735
33. Khammam ..	..	30,721	..	..	38,172	1,726
34. Karimnagar ..	..	2,166	..	..	24,610	3,763
35. Jagtiyal ..	..	3,505	..	..	28,281	..
36. Manthani ..	..	1,072	..	..	18,475	2,448
37. Nirmal ..	2,010	655	..	..	6,790	315
38. Chinnoor ..	..	314	..	..	28,200	350
39. Jagirdar Bank ..	..	..	..	..	14,685	190
Total Central Banks ..	21,368	4,24,935	1,35,501	..	11,36,612	4,05,775
Total Last Year ..	15,050	3,63,875	1,65,016	32	11,16,892	3,21,514

"H."

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(concl'd.)

L I T I E S

Cost of management due	Other Items	Reserve fund under Act II of 1823 F.	Other funds, e.g., building funds, etc.	Other undisbursed profits carried forward	Total	Profit +, or loss—(column 14, profit and loss statement)
16	17	18	19	20	21	22
..	29	220	..	600	59,665	+ 609
125	30	342	..	881	11,659	+ 296
40	40	2,217	1,508	407	37,607	+ 813
68	2,176	60,278	54,849	2,351	4,93,453	+ 1,458
512	8,559	51,365	31,096	3,578	2,74,852	+ 5,257
..	..	..	6,149	..	31,316	..
86	1,707	17,638	46,004	374	3,15,156	+ 2,573
909	1,515	6,188	14,487	..	2,64,558	— 627
105	..	9,874	18,962	149	1,26,898	+ 2,252
248	..	635	1,220	597	25,486	+ 649
347	11,096	42,512	27,617	1,817	2,23,374	+ 4,313
120	656	849	307	1,797	44,721	+ 1,382
..	6,600	16,067	21,327	242	1,60,519	+ 2,862
286	4,019	18,464	23,699	2,443	1,34,267	+ 5,171
329	373	7,585	6,803	1,423	51,032	+ 2,713
223	1,212	3,047	1,750	474	83,451	+ 600
45	17	211	447	..	36,546	+ 355
302	345	4,359	2,737	2,081	45,874	+ 2,043
42	50	288	105	555	41,182	+ 519
20,422	55,757	5,08,458	7,08,913	40,410	69,17,889	+ 62,860 — 14,598
16,527	32,580	4,77,465	6,77,084	48,956	67,66,308	+ 68,644 — 15,221

STATEMENT

Profit and Loss of Co-operative Central Banks, H.E.H. the Nizam's

Name of Bank	Profit brought forward from last year	PROFIT					Interest due
		Interest accrued	By sale of goods to members	By purchase and sale of members' products	Other items	Total (columns 3 to 6)	
1	2	3	4	5	6	7	8
Dominion Bank, Hyderabad-Deccan.	..	2,46,496	..	..	3,269	2,49,765	89,247
Last years' figures	..	2,54,546	..	..	7,578	2,62,119	92,095
<i>Central Banks.</i>							
1. Sangareddy	..	28,774	69	..	937	24,780	28,780
2. Medak	..	13,023	12	..	312	13,347	14,672
3. Bidar	..	14,335	..	..	3	14,338	7,999
4. Udgir	..	8,704	29	..	38	3,771	2,524
5. Nizamabad	..	7,498	18	..	552	8,068	2,110
6. Banswada	..	1,898	..	..	101	1,994	458
7. Nanded	..	10,044	34	..	75	10,153	4,464
8. Nalgonda	..	15,578	16	..	124	15,718	11,682
9. Bhongir	..	14,866	59	..	40	14,465	8,059
10. Suriapet	..	9,593	..	..	250	9,843	8,212
11. Mahbubnagar	..	17,974	..	..	165	18,139	8,088
12. Nagarkurnool	..	3,514	..	..	195	3,709	2,128
13. Bashirabad	..	3,587	..	..	196	3,789	1,280
14. Vikarabad	..	85	..	..	24	109	..
15. Shahabad
16. Gulbarga	..	22,986	..	..	247	23,233	16,664
17. Yadgir	..	12,776	..	..	34	12,810	9,165
18. Tandur	..	2,859	81	..	2	2,942	1,602
19. Raichur	..	15,555	..	..	1	15,556	16,298
20. Lingsngur	..	8,059	8,059	1,703
21. Sindhoor	..	4,102	4,102	3,004
22. Koppal	..	827	5	..	10	842	201

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Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.

Loss					Net profit + or loss (column 24 of Balance sheet)	Amount of Columns (7) actually received	Amount of columns 13 actually disbursed
Cost of management due and paid	Provision for bad & doubtful debts	Deprecia- tion of stock and buildings	Other items	Total Columns 8 to 12			
9	10	11	12	13	14	15	16
28,208	38,469	2,852	4,945	1,58,721	+ 91,044	..	..
28,478	32,508	111	4,718	1,52,910	+1,09,209	..	..
3,415	305	30	281	32,761	— 7,981	6,498	2,262
2,825	..	42	158	17,192	— 3,845	2,313	2,421
1,960	399	246	305	10,909	+ 3,420	3,343	6,285
646	..	1	..	3,171	+ 600	2,766	2,349
1,861	998	262	146	5,877	+ 2,691	5,915	2,120
599	..	8	24	1,084	+ 910	1,211	500
2,149	163	17	104	6,807	+ 3,256	5,151	5,057
1,787	..	..	409	13,878	+ 1,840	10,838	6,054
2,329	69	77	361	10,895	+ 3,570	6,329	2,393
1,595	55	96	261	10,219	— 376	313	1,563
2,555	764	65	256	11,728	+ 6,411	5,921	2,687
545	..	612	30	3,310	+ 399	3,195	1,178
266	..	..	100	1,646	+ 2,137	196	166
64	..	..	..	64	+ 45	24	58
..
2,586	1,652	10	217	21,129	+ 2,104	9,036	6,884
2,257	20	37	202	11,681	+ 1,129	3,883	8,030
896	..	9	126	2,683	+ 309	979	2,453
984	..	37	56	17,320	— 1,764	6,259	940
637	..	19	35	2,394	+ 665	2,985	2,341
458	..	9	22	3,493	+ 609	3,986	866
326	..	..	19	546	+ 296	448	325

STATEMENT

Profit and Loss of Co-operative Central Banks, H.E.H. the Nizam's

Name of Bank	Profit brought forward from last year	PROFIT					Interest due
		Interest accrued	By sale of goods to members	By purchase and sale of members' products	Other items	Total (columns 3 to 6)	
1	2	3	4	5	6	7	8
23. Osmanabad	..	2,622	14	..	27	2,663	848
24. Aurangabad	..	15,119	5	..	1,056	16,180	9,456
25. Jalna	..	11,519	..	..	145	11,664	2,258
26. Mission Bank, Jalna.	6	6	..
27. Parbhani	..	12,046	3	..	97	12,146	6,844
28. Hingoli	..	13,209	..	..	366	13,575	12,104
29. Beed	..	5,494	..	..	11	5,505	1,604
30. Mominabad	..	1,493	..	..	5	1,498	642
31. Warangal	..	11,348	3	..	757	12,108	2,278
32. Mahbubabad	..	2,604	..	..	6	2,610	476
33. Khammam	..	6,498	26	..	9	6,533	1,461
34. Karimnagar	..	8,663	52	..	220	8,985	1,698
35. Jagtiyal	..	4,362	..	..	..	4,362	130
36. Manthani	..	4,246	20	..	75	4,341	2,750
37. Nirmal	..	2,540	57	..	23	2,620	1,483
38. Chinnur	..	3,366	64	..	154	3,584	291
39. Jagirdar Bank	..	1,283	..	..	69	1,352	228
Total Central Banks	..	307,544	567	..	6,382	3,14,443	1,93,129
Total Last year	..	3,04,510	238	106	15,196	3,20,050	2,00,996

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Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(concl'd.)

Loss					Net profit +, or loss (column 24 of Balance sheet)	Amount of Column (7) actually received	Amount of Column 13 actually disbursed
Cost of management due and paid	Provision for bad & doubtful debts	Deprecia- tion of stock and buildings	Other items	Total Columns 8 to 12			
9	10	11	12	13	14	15	16
839	100	43	20	1,850	+	813	2,482
3,245	1,666	35	320	14,722	+	1,458	4,415
2,410	1,530	34	175	6,407	+	5,257	6,154
..	..	6	..	6	..	..	..
2,714	360	33	122	9,573	+	2,573	852
1,903	40	44	111	14,202	-	627	4,055
1,382	164	31	72	3,253	+	2,252	2,480
104	..	89	14	849	+	649	1,208
3,487	246	1,130	654	7,795	+	4,313	6,672
624	..	..	128	1,228	+	1,382	370
1,383	883	214	280	4,171	+	2,362	2,989
1,453	52	347	214	3,764	+	5,171	3,423
990	79	355	95	1,649	+	2,713	448
867	..	70	54	3,741	+	600	3,518
743	..	12	27	2,265	+	355	2,221
1,149	..	15	86	1,541	+	2,048	1,202
576	..	12	17	833	+	519	151
54,059	9,545	4,047	5,396	2,66,176	+	62,860	..
					-	14,593	..
51,181	11,777	3,163	4,510	2,71,627	+	63,644	..
					-	15,221	..